Murphy-Pierre Ex. C

Document 341-3 Filed 02/11/22 Page 2 of 37 PageID #: 12750 Case 2:14-cv-00018-WFK-S Statement for account number:

New Balance \$6,161.52

Payment Due Date 08/28/07 Past Due Amount

Minimum Payment \$510.00

Make your check payable to Chase Card Services. New address or e-mail? Print on back.

Amount Enclosed

New Balance

\$253.00

Buy.com

426684106939722000051000006161520000004

78243 BEX Z 21507 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

ladadhadaladadaladaladadaladad

"\$5000 \$60 2B | \$03 \$06 93 9 7 2 20 4 | "

Buy.com

Opening/Closing Date; Payment Due Date; Minimum Payment Due;

\$510.00

07/04/07 - 08/03/07 CUSTOMER SERVICE 08/28/07 In ILS 1-877-516 In U.S.

ACCOUNT INQUIRIES

1-877-516-8279 1-888-446-3308 Español TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY Account Number: 7220 P.O. Box 15298 Previous Balance \$6,222.46 Total Credit Line \$6,300 Payment, Credits -\$257.00 +\$39.00 \$138 Purchases, Cash, Debits Cash Access Line Available for Cash \$1,260 Finance Charges +\$157.06 \$0

Wilmington, DE 19850-5298 PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

\$6,161.52 VISIT US AT: www.chase.com/creditcards

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$0.00 \$0.00

TRANSACTIONS			
Trans		Amou	nt
Date Reference Number	Merchant Name or Transaction Description	Credit	Debit
07/18 11991990200000165040252	Payment Thank You Electronic Chk	\$257,00	Vinter Street, and the street,
07/29	LATE FEE		39.00

FINANCE CHARGES

				Finance Charge			
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	31 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .08217%	29.99%	\$4,835.83	\$123.19	\$0.00	\$0.00	\$123.19
Cash advances	V .08217%	29.99%	\$1,329.63	\$33.87	\$0.00	\$0.00	\$33.87
Total finance ci	narges					neise	\$157.06

Effective Annual Percentage Rate (APR):

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

29.99%

Address Change	Request
Please provide in	nformation below only if the address information on front is incorrect.
Street Address:	
City:	
State:	
Zip:	
Home Phone:	
Work Phone:	
E-mail Address:	

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Gustomer Service number found on the front of your statement Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by chack or money order payable in U.S. Dollers, and drawn on or payable through a U.S. financia institution or the U.S. branch of a foreign financial institution. Co not send cash White your account number on your sheek or money order. Payments must be accompanied by the payment coupon in the envelope provided withour addraws visible through the envelope window the envelope cannot contain more than one payment or coupon; and there can be no staples paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 100 p.m local time of our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m local time at our post office box designated for payments on this statement, we will credit it to your account as of that day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mat to our post office box designated for payments crediting of your payment may be deleyed for up to 5 days. Payments made electronically through our automated telephone service. Customer Service advisors, or our web) site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments misses payments or other defaults on your account may be reflected in your credit report. If you think we have raported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed or your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check callectron of do not wormly your payments collected electronic check callectron of do not wormly your payments collected electronic check callectron of do not wormly your payments collected electronic check callectron of do not wormly your payments collected electronic check callectron of do not wormly your payments collected electronic check.

chack collarization of do not want your payments colladed aleafronically Conditional Payments: Any payment offect or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049. Wirrington, DE 19850-5049, We reserve all our rights reparding thase payments (e.g., If It is determined there is no velid dispute or farmy such check is received at any other address, we may accept the check and you will still owe any remaining barance; We may refuse to accept any such payment by returning it to you, not eashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when bill ad. The annual fee is non-refunded e unless you notify us that you wish to close your account within 30 days of the date we mall your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., belance transfer/conversioned belocks and cash advance checks ("check transactor"), purchases, balance transfers, cash advances promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to cetermine that rate and its corresponding APR are described in your Cardinamber Agreement, as amended. There is a minimum linance charge in any billing cycle in which you cive any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardinamber Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other dabits (including fees unpeid firance charges and other charges), subtract any payments or credits, and make other acjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that chark transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the pilling cycle. This gives us that day's daily balance, A credit balance is treated as a balance of arcar. If a daily periodic rate applies to get your per odic finance charges for that day. We then acd these periodic finance charges for that day. We then acd these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average doily balance amount at the arch of the billing cycle to calculate the daily periodic frame.

To get your total periodic finance charge for a billing cycle when a daily periodic rata(s) applias, we add all of the daily periodic finance charges for all features. To deformine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rata, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add a li of the results together the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To gat your total periodic finance charge for a billing cycle when a mornthly periodic rate(s) applies multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charges from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and crime your payment was due. There is no grace period for balance transfers, cash advances, sheck transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that belance into by the applicable Expiration Data. To avoid inance charges on new purchases when your Naw Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full Naw Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing palances.

Also, for some Qualifying Promotional Financing Edances periodic finance charges accrue during the promotional period but are not added to your account behance instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Qualifying Promotional Financing palance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cerdmember Agreement. The deferred finance charges will be added to your account as soon as the first day after the Expiration Date.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardimember Service on a separate sheat a P.O. Box 15299 Wilmington, DE 19850-5299 as soor as possible. We must hear from you no later than 60 days after we sant you the first bill- on which the error or problem appeared You can telephone us, but doing so will not preserve your ngitts.

In your letter, give us the following information.

- Your name and account number
- The dollar amount of the suspected error

Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as deinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, you latter or call (using the Caudhember Service address or telephone number shown on this statement if not reach us at least three business days before the automatic payment is scheduled to occur.

Spacial Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

ment 341-3 Filed 02/11/22 Page 4 of 37 PageID #: 12752 Case 2:14-cy-00018-WFK-S Statement for account number:

New Balance \$6,101.89

Payment Due Date 09/28/07

\$511.00

Amount Enclosed

\$255.00 Make your check payable to Chase Card Services. New address or e-mail? Print on back. Buy.com

42668410693972200005110000610189000009

34237 BEX Z 24607 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

Indudibationalistationalistation

#500016028# 20310693972204#

Buy.com

Opening/Closing Date: Payment Due Date: Minimum Payment Due:

09/28/07 \$511.00

08/04/07 - 09/03/07 CUSTOMER SERVICE 1-877-516-8279 1-888-446-3308 In U.S. Español

1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

\$6,161.52 Previous Balance Payment, Credits Purchases, Cash, Debits Finance Charges New Balance

-\$255.00 +\$39.00 +\$156.37 \$6,101.89

Total Credit Line Available Credit Cash Access Line Available for Cash

Account Number: 4

7220 \$6,300 \$198 \$1,260 \$0

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19850-5298 PAYMENT ADDRESS

P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1 Total rewards earned this statement \$0.00 \$0.00

TRANSACTIONS

Trans		Amount	
Date Reference Number	Merchant Name or Transaction Description	Credit De	ebit
08/22 12342340200000225123579	Payment Thank You Electronic Chk	\$255.00	20 51 % 1005
08/28	LATE FEE	39.	.00

FINANCE CHARGES

				Finance Charge			
Category	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
	31 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .08216%		\$4,775.50	\$121.63	\$0.00	\$0.00	\$121.63
Cash advances	V .08216%		\$1,363.92	\$34.74	\$0.00	\$0.00	\$34.74
Total finance ch	narges						\$156.37

Effective Annual Percentage Rate (APR):

29.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information. The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category

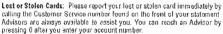
The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Your 2007-2008 Privacy Notification is enclosed for your record.

Address Change	e Request
Please provide i	nformation below only if the address information on front is incorrect.
Street Address:	
City:	
State:	
Zip:	And the second s
Home Phone:	
Work Phone:	
E-mail Address:	

Information About Your Account



Crediting of Payments: For payments by regular U.S. mail, send at least your iminimum payment due to our post oftice box designated to payments shown on this statement. Your payments by mail must be made by check or monay order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution of the U.S. branch of a foreign financial institution. On one send cash Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided withour address visible through the envelope window; the envelope contain more than one payment or coupon; and there can be no staples paper dips, tage or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us an any day except December 25 by 1:00 p.m. local time of our post office box designated for payments on this statement, we will credit the payment to your account as of that day. Hyour payments in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designates for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or If your payment is not set; by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service. Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments missies payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed or your billing statement.

Rotice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic charc collection or do not want your payments collected electronically

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a shrifar notation, or that you otherwise sender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049 Wilrington DE 19850-5049. We reserve all our rights regarding thase payments (e.g., if it is determined there is no valid dispute of E ny such check is received at any other address, we may accept the check and you will still owe any remaining be ance). We may refuse to accept any such payment by returning it to you, not ceshing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Hotice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., belance transfer/converience checks and cash advance checks ("check transactior"), purchases, balance transfers, cash advances, promotional balances or overfurfat advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on his statement, that rate may very, and the index and margin used to ceremine that rate and its corresponding APR are described in your Cardinumber Agreement, as amonded. There is a minimum finance charge in any billing orgole in which you cue any periodic finance charges, and a transaction finance charge for each balance transfer each advance, or check transaction, in the amounts stated in your Cardinumber Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees unpied firance charges and other charges), subtract any payments or credits, and mare other acjustments, Transactions are added as of the transaction date, the beginning of the bit fing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the pilling cycle. This gives us that day's daily balance. A predit balance is treated as a balance of area. If a daily periodic at a poples to any feature, we multiply the daily balance by the daily periodic rate to get your per odic finance charges for that day. We then and these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance, are mount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

the billing cycle to calculate the daily periodic finance charge cach day.) To get your lotal periodic finance charge for a billing cycle when a daily periodic finance charges for all features. To determine an average daily belance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for sach feature by the applicable daily pariodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate and add the results together. The total will also days the dependent of the periodic finance charges for a billing cycle when a monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your acccurit. However, we do not charge periodic finance charges on new purchases bitled during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, theck transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your lever Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due, ever must receive at least that minimum payment by the date and time specified on your statement, ever if your New Balance consists only of Qualifying Promotional Financing palances.

Also, for some Qualifying Promotional Financing balances periodio finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle. This is referred to as "deferred interest." If a deferred interest Cualifying Promotional Financing palance is not paid in full by the applicable Expiration Date. the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardinismber Agreement. The deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardinismber Agreement. The deferred finance charges will be added to your account as soon as the date of fedault.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Caremember Service on a separate sheat a P.O. Box 15299 Wilmington, DE 19350-5299 as soon as possible. We must near from you no later than 60 days after we sent you the first bill on which the error or problem appeared You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

- · Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as deinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your latter or call (using the Cardmember Service address or telephone number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check) and you have fried in good failin to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your malling address. These limitations do not apply if we own or operate the merchant, or if we melled you the advertisement for the property or services.

ment 341-3 Filed 02/11/22 Page 6 of 37 PageID #: 12754 Case 2:14-ry-00018-WFK-ST

New Balance \$6,034.92

Payment Due Date 10/28/07

Past Due Amount

Minimum Payment \$504.00 Buy.com

Amount Enclosed

Make your check payable to Chase Card Services. New address or e-mail? Print on back.

426684106939722000050400006034920000008

25 AUDUBON AVE HOLBROOK NY 11741-2307

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

ladadbadaladaladdbaladalddalad

#:5000%6028# 20%%06%3972204#

Buy.com

Opening/Closing Date: Payment Due Date: Minimum Payment Due:

Account Number:

10/28/07 \$504.00

09/04/07 - 10/03/07 CUSTOMER SERVICE 1-877-516-8279 In U.S.

Español 1-888-446-3308 TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

\$6.101.89 Previous Balance Payment. Credils Purchases, Cash, Debits Finance Charges +\$39.00 +\$149.03 New Balance

Total Credit Line Available Credit Cash Access Line Available for Cash \$6,034.92

ACCOUNT INQUIRIES \$6,300 \$265 \$1,260 \$0

7220

P.O. Box 15298 Wilmington, DE 19850-5298 PAYMENT ADDRESS

P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1 Total rewards earned this statement

\$0.00 \$0.00

TRANSACTIONS

Trans		Am	ount
Date Reference Number	Merchant Name or Transaction Description	Credit	Debit
00/48 4264264020000167660870	Daymont Thenk You Cleatronic Chk	\$265.00	
		\$255.00	39.00
09/18 12612610200000157560870 09/28	Payment Thank You Electronic Chk LATE FEE	\$255.00	39.00

FINANCE CHARGES

				Finance Charge			
Category	Daily Periodic Rate 30 days in cycle	*	Average Daily Balance	Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases Cash advances	V .08216%	29.99%	\$4,647.59 \$1,398.52	\$114.56 \$34.47	\$0.00 \$0.00	\$0.00 \$0.00	\$114.56 \$34.47
Total finance of		25.55 /0	01,000.02	ψοτιτή	40.00	-	\$149.03

Effective Annual Percentage Rate (APR):

29.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - Including transaction fees

such as cash advance and balance transfer fees - expressed as a percentage.

X 0000001 FIS33335 C 3

Address Change	Request
Please provide in	nformation below only if the address information on front is incorrect.
Street Address:	
City:	
State:	
Zip:	
Home Phone:	
Work Phone:	
E-mail Address:	

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Cuslomor Service number found on the front of your statement Advisors are always available to esset you. You can reach an Advisor by pressing θ after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail rust comply with the instructions on this statement, rund must be made by chack or monay order payable in U.S. Dollers, and drawn on or payable through a U.S. financia institution or the U.S. branch of a foreign financial institution. Co not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment outpoin in the anvelope provided without address visible through the envelope window: the anvelope provided without address visible through the envelope window: the anvelope cannot contain more than one peyment or coupon; and there each a no stapes paper clips, tape or correspondence included with your payment. If your payment is in approximate the not payment or coupon; and there each an or stape spepared in a payment of the payment of your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m local time at our post office box designated for payments are they regular U.S. mail to your account as of the next day if you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service. Customer Service advisors, or our web site will be subject to any processing times isolosed for flose payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardinember Service address listed or your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withofrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about dectronic chack collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049 Wilmington DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or 1 any such check is received at any other address, we may accept the check and you will still owe any remaining beance; We may refuse to accept any such payment by returning it to you, not ceshing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your secount and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us we will continue to charge the armual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, senarately for each feature (e.g., belance transfer/converience checks and cash advance checks; "check transactor"), purchases, balance transfers, cash advances, periodicinal balances or overfarfa advances). These calculations any combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to cotermine that rate and to corresponding APR are described in your Cordinamber Agroment, as amended. There is a maintum tinance charge in any billing opelio in which you cave any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cordinamber Agreement, as anemeded.

To get the daily belance for each day of the current billing cycle, we take the beginning balance for each feature, add any naw ransacclions or other dable (including fees, unplid firance charges and other charges), subtract any payments or cradits, and make other adjustments. Transactions are added as of the transaction date, the beginning of their ling cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date dops into they the payee or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the pilling cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multicly the daily balance by the daily periodic rate to get your per odic finance charges for that day. We then acd these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge cach day.)

to onling cycle to calculate the daily periodic finance charge each day). To get your foral periodic finance charge for a billing cycle when a daily pariodic rata(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycles; if you multiply the average daily balance for each feature by the applicable daily pariodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add at of the results together the total will also equal the periodic finance charges for the billing cycle, except for miling rycle when a muntiply periodic ratio applies, multiply haverage daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for miling varieties of the periodic material applies.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, tee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

overtima avanises. In a ddition, if there is a "Qualitying Promotional Financing" section on this statement, you will not incur periodic Inance charges on any Fermaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Dete. To avoid Inance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualitying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due, every experience at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualitying Promotional Financing palances.

Ass, for some Qualifying Promotional Financing Ealancos periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Casiliying Promotional Financing palance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you cefault under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the district of the promotion of

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or If you need more information about a transaction on your bill, write Cardmenber Service on a separate sneet at P.O. Box 15299 Wilhington, the 18850-5299 as soor as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared You can telephone us, but doing so will not preserve your rights.

Ir your letter, give us the following information.

- . Your name and account number
- The dollar amount of the suspected error

Describe the error and explain. If you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as deinquent or take action to collect the amount you question. If you have authorized us to pay your credit out bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your latter or call (using the Cardinember Service address or telephone number shown on this statement in ust reach us at least three business days before the automatic payment is set addled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a readit card (excluding purchases made with a check) and you have tried in good talk to consist the problem with the marchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.



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New Balance \$5,969.96

Payment Due Date 11/28/07 Past Due Amount

\$248.00

Minimum Payment \$498.00 Buy.com

Amount Enclosed

Make your check payable to Chase Card Services. New address or e-mail? Print on back.

42668410693972200004980000596996000006

74705 BEX Z 30707 C MR CHRIS PIERRE 25 AUDÜBON AVE HOLBROOK NY 11741-2307 1...111.dudadadadadadadadadadadadadadadad

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

1....llandBandaladaadladdadladdaadladdaadl

#5000 A60 28# 203 A0693972204#

Buy.com

Opening/Closing Date: Payment Due Date: Minimum Payment Due:

\$498.00

10/04/07 - 11/03/07 CUSTOMER SERVICE 11/28/07 in 1) S 1-877-516

in U.S. Español 1-877~516-8279 1-888-446-3308 TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance Payment, Credits Purchases, Cash, Debits Finance Charges New Balance

\$6,034.92 -\$256.00 +\$39.00 +\$152.04 \$5,969,96

Total Credit Line Available Credit Cash Access Line Available for Cash

Account Number:

7220 ACCOUNT INQUIRIES \$6,300 \$1,260 \$0

P.O. Box 15298 Wilmington, DE 19850-5298 PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$0.00 \$0.00

TRANSACTIONS

Trans		Amo	unt
Date Reference Number	Merchant Name or Transaction Description	Credit	Debit
10/17 12902900200000140710438	Payment Thank You Electronic Chk	\$256.00	
10/28	LATE FEE		39.00

FINANCE CHARGES

Category	Daily Periodic Rate 31 days in cycle	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee	Accumulated Fin Charge	FINANCE CHARGES
Purchases Cash advances	V .08216% V .08216%	 \$4,535.03 \$1,433.99	\$115,51 \$36.53	\$0.00 \$0.00	\$0.00 \$0.00	\$115.51 \$36.53
Total finance ch	arges					\$152.04

Effective Annual Percentage Rate (APR):

29.99%

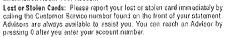
Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category The Effective APR represents your total finance charges - including transaction fees

such as cash advance and balance transfer fees - expressed as a percentage.

Address Change	Request	
Please provide in	nformation below only if the address information on front is incorrect.	
Street Address:		1
City:		
State:		
Zip:		
Home Phone:		
Work Phone:	Market before severe severe property blacks. Market severe	
E-mail Address:		

Information About Your Account



Crediting of Payments: For payments by regular U.S. mail, send at feast your minimum payment due to our post of ice box designated for payments shown on this statement. Your payments by mail must combly with the instructions on this statement. For payments by mail must combly with the instructions on this statement, and must be made by chack or money order payable in U.S. Dollers, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Co not send cash Write your account number on your sheek or money order. Payments must be accompanied by the payment coupon in the envelope provided with contain more than one payment or coupon; and there can be no staples paper elips, tage or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made exitable to us on oney day except December 25 by 1:00 p.m local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m local time at our post office box designates for payments on this statement, we will credit in to your account as of that day If your payment is in accordance with our payment instructions or if your payment is not sent by regular U.S. mait to up to account as of the next day If you do not follow our payment instructions or if your payment is not sent by regular U.S. mait to our post office box designated for payments crediting of your payment mattructions or if your payments and calculation of your payment mattructions or if your payments and electronically through our automated telaphone service. Customer Sarvice autivisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardinember Service address listed or your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your hock to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be writhdrawn from your check account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic charcs collection or do not want your payments collected electronic charcs collection or do not want your payments collected electronically.

Conditional Paymonts: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full saisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049 Willinfrigorn, DE 1980-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or 1 any such check is received at any other address, we may accept the check and you will still owe any remaining balance. We may refuse to accept any such payment by returning it to you, not esthing it or destroying it. All other payments thet you make should be sent to the appropriate payment address.

Annual Renewal Hotics: If your account has an annual fea, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same fire, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., belance transfer/convenience checks and cash advance checks ("check transaction"), purchases balance transfers, cash advances promotional belances or overfinant advances. These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate with the same daily periodic rates. If there is a midsx and margin used to cotermine that rate and its corresponding APR are described in your Cardinambor Agroement, as amonded. There is a minimum finance charge in any billing eydel in which you caw any periodic finance charges, and a transaction finance charge for each balance transfer, each advance, or check transaction, in the amounts stated in your Cardinambor Agreement, as amended.

To get the daily belance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpeld firance charges and other charges), subtract any payments or credits, and make other acjustments. Transactions are added as of the transaction dats, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a letter date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the pilling cycle. This gives us that day's daily balance. A credit balance is treated as a balance of sero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then acd these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance, amount at the end of the billing cycle te calculate the daily periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add sil of the daily periodic finance charges for a features. To determine an average daily balance we add your daily balance and davide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for aceh feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add at lof the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for the billing cycle when a monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle when a monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle when getter the periodic finance charges for the billing cycle.

We accrue periodic finance charges on a transaction, fee, or finance charges from the date it is added to your daily belance until payment in full; is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Ralance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, each advances, check transactions, or revertigat advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) into Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due, ever must receive at least that minimum payment by the date and time specified on your statement. Even if your Mew Balance consists only of Chalfying Promotional Financing palances.

Aso, for some Qualifying Promotional Financing Ealances periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a defenred interest Cualifying Promotional Financing palance is not paid in full by the applicable Expiration Date the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of your account as soon as the date of your account as soon as the date of default.

BILLING RIGHTS SUMMARY

Grace Period (at least 20 days):

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Caramember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared You can telephone us, but doing so will not preserve your rights.

- In your letter, give us the following information.
- . Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as deinquent or take action to collect the amount you question. If you have authorized us to pay your credit part bill authomatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your latter or call (using the Cardnember Service address or telephone number shown on this statement) in ust reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a cheek) and you have tribd in good talk to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was innore than \$50 and the purchase was made in your home stats or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.



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New Balance \$5,853.86 Payment Due Date 12/28/07 Past Due Amount \$198.00

Minimum Paymer 2758 \$440.00

Buy.com

Amount Enclosed

Make your check payable to Chase Card Services. New address or e-mail? Print on back.

426684106939722000044000005853860000008

36095 BEX Z 33707 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307

tadlidaladadalladdaadlidaddadlidadda

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

tadiadkahlaladalalahlahalalahlahlad

1:5000160281: 203106939722040

Buy.com

Opening/Closing Date: Payment Due Date: Minimum Payment Due:

11/04/07 - 12/03/07 CUSTOMER SERVICE 12/28/07 In U.S. 1-877-516 \$440.00 Español 1-888-446

1-877-516-8279 1-888-446-3308 In U.S. Español TOD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY Account Number: 7220 Previous Balance \$5,969.96 Total Credit Line \$6,300 -\$300.00 Payment, Credils Purchases, Cash, Debits Available Credit +\$39.00 Cash Access Line Finance Charges +\$144.90 Available for Cash

\$5,853.86

\$446 \$1,260 \$0

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19850-5298

PAYMENT ADDRESS

P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$0.00 \$0.00

TRANSACTIONS

New Balance

710 2110110 110110			
Trans		Amount	
Date Reference Number	Merchant Name or Transaction Description	Credit De	ebit
11/17 13213210200000135701638	Payment Thank You Electronic Chk	\$300.00	
11/28	LATE FEE	39.	.00

FINANCE CHARGES

	Finance Charge						
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	30 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .08216%	29.99%	\$4,407.95	\$108.65	\$0.00	\$0.00	\$108.65
Cash advances	V .08216%	29.99%	\$1,470.37	\$36.25	\$0.00	\$0.00	\$36.25
Total finance ch	narges					_	\$144.90

Effective Annual Percentage Rate (APR):

29.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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Address Change	Request	
Please provide in	nformation below only if the address information on front is incorrect.	rice colorie
Street Address:		
Cily:		
State:		
ZIp:		
Home Phone:		
Work Phone:		
E-mail Address:		

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your datement Advisors are always exaitable to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. Dollers, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Eo not send cash. Write your account number on your sheek or money order. Payments must be accompanied by the payment ourpoin in the envelope provided with our address visible through the envelope window: the envelope acondo contain more than one payment or coupcin; and there can be no staples peper dips, tape or correspondence included with your payment. If your payment is in accordance with our payment payment payment is in accordance with our payment is not stated our post office box designated for payments on this statement, we will credit to your account as of that day. If your payments is naccordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement. We will credit it by your cayment is not sert by regular U.S. mail to our payment instructions or if your payment is not sert by regular U.S. mail to our payment is not sert by regular U.S. mail to our payment is not sert by regular U.S. mail to curp so the box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service. Customer Service advisors, or our web site wall be subject to any processing times is is closed for those payments.

Account Information Reported to Credit Burenus: We may report information about your account to credit burenus. Late payments missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit burenu, you may write to us at the Cardmember Service address listed or your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your chack to make an electronic fund transfer, funds may be withdrawn from your cacount as soon as the same day we receive your payment, and you will not receive your check tack from your financial institution. Call the customer service number on this statement if you have questions about electronic check callection or do not want your payments collected electronic check callection or do not want your payments collected electronic

Conditional Payments: Any payment check or other form of payment that you send us for less then the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services. 20 Box 15049 Wilrington DE 19650-5049. We reserve all our rights regarding these payments (a.g., if it is determined there is no valid dispute or flarly such check is received at any other address, we may accept the check and you will still owe any renaming brainnel. We may refuse to accept any such payment by returning it to you, not esting it or destroying it. All other payments that you make should be sent to the appropriate payment address

Annial Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is not-refunded e unless you notify us that you wash to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/converience checks and cash advance checks ("check transactor"), purchases balance transfers, cash advances, promotional belances or overtraff advances. These calculations may combine different categories with the same daily periodic rates. If there is a least of the control of the contr

Cardinatiner Agreement, is anneaded. To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other dabits (including fees, unplat firance charges and other charges), subtract any payments or credits, and make other acquistments. Transactions are added as of the transaction date, the beginning of the bit ling cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the pilling cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any leature, we multiply the daily balance by the daily periodic rate to gat your per odic finance charges for that day. We then acd these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge cool day.)

the billing cycle to calculate the daily periodic finance charge cool day). To get your local periodic finance charge for a billing cycle when a daily pariodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance we add your daily balance and divide by the number of the days in the applicable fulling cycle(s) they unrultiply the average daily balance for each feature by the applicable daily pariodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variablers due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, tee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incer periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your Nave Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the tota: of those Remaining Balance(s) by the date and the your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing palances.

Asso, for some Qualifying Promotional Financing balances periodic linance charges accepted during the promotional period but are not added to your

Aso, for some Qualifying Promotional Financing talances periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accompute from billing cycle to billing cycle. This is referred to as "deferred intenst." If a deferred intenst Cualifying Promotional Financing palance is not paid in full by the applicable Expiration. Date the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Carrimember Service on a separate sheat at P.O. 8xx 15299 Williamigton, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill, on which the error or problem appeared You can telephone us, but doing so will not preserve your nights.

In your letter, give us the following information

- Your name and account number
- The dollar amount of the suspected error
 Describe the error and explain if we use a wint you.
- Describe the error and explain if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are otill obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as deinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your latter or call (using the Cardhiember Service address or telephone number shown on this statement) in ust reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a readit card (excluding purchases made with a cheek) and you have tried in good failth to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your malling address. These limitations do not apply if we own or operate the merchant, or if we melled you the advertisement for the property or services.

Document 341-3 Filed 02/11/22 Page 12 of 37 PageID #: Case 2:14-cv-00018-WFK: Statement for account number:

New Balance \$5,841.06 Payment Due Date 01/28/08

Make your check payable to Chase Card Services. New address or e-mail? Print on back.

Amount Enclosed

\$240.00

\$485.00

Buy.com

00120 BEX Z 308 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307

fadllalalalaladadadadlaladadadladlad

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

kaladhalahallallallallaladallallallad

426684106939722000048500005841060000000

#500016028# 20310693972204#

Buy.com

Opening/Closing Date; Payment Due Date; Minimum Payment Due;

12/04/07 - 01/03/08 01/28/08 \$485.00

第7220

\$0

\$6,300

\$1,260

CUSTOMER SERVICE In U.S Español

1-877-516-8279 1-888-446-3308 TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY Previous Balance

Payment, Credits

Finance Charges

New Balance

Purchases, Cash, Debits

\$5,853.86 -\$200.00 +\$39.00 +\$148.20 \$5,841.06

Total Credit Line Available Credit Cash Access Line Available for Cash

Account Number: #

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19850-5298 PAYMENT ADDRESS

P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$0.00 \$0.00

TRANSACTIONS

Trans		Amount	_
Date Reference Number	Merchant Name or Transaction Description	Credit Debi	it
12/17 13513510200000116962258	Payment Thank You Electronic Chk	\$200.00	
12/28	LATE FEE	39.00	0

FINANCE CHARGES

				Finance Charge			
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	31 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .08216%	29.99%	\$4,310.78	\$109.80	\$0.00	\$0.00	\$109.80
Cash advances	V .08216%	29,99%	\$1,507.67	\$38.40	\$0.00	\$0,00	\$38.40
Total finance ch	arges					_	\$148.20

Effective Annual Percentage Rate (APR):

29.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - Including transaction fees

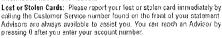
such as cash advance and balance transfer fees - expressed as a percentage.

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Case 2:14-cv-00018-WFK-ST Document 341-3 Filed 02/11/22 Page 13 of 37 PageID #:

Address Unange	Request	
Please provide in	nformation below only if the address information on front is incorrect.	NATIONAL PROPERTY.
Street Address:	Audit with a last trade their born open spect dens trade their spect open spe	
City:	Construction and the construction of the const	
State:		
Zip:		
Home Phone:	and the same of th	
Work Phone:		
E-mail Address:		
l		

Information About Your Account



Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post of ice box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Co not send institution or the U.S. branch of a foreign financial institution. Co not sence ash. Write your account number on your best or money order. Payments must be accompanied by the payment couppe in the envelope provided withour address visible through the envelope window the envelope cannot contain more than one payment or coupen; and there can be no staples paper clips, tage or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any dey except December 25 by 1:00 p.m local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment to your account as of that day. If your payments is in accordance with our payment instructions, but is made available to us after 1:00 p.m. with our payment instructions, but is made available to us after 1000 per local time at our post office box designates for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically fitnough our automated telephone service. Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments misses payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed or service believes. your billing statement,

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your chack boylen as a client was a large of the make an electronic fund transfer, funds may be withcrawn from your account as soon as the same day we receive your payment, and you will not receive your check teak from your financial institution. Call the customer service number on this statement if you have questions about electronic

service number on this statement if you have questions about electronic check collection or do not wool your payments collected electronically Conditional Payments. Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise conder in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049. Wirrington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such payments (e.g., if it is detailment there is not all inspired in the free check is received at any other address, we may aposp the check and you will still own any remaining balance. We may refuse to accept any such payments by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed.

Annual Renewal Hofice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transactor"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to cetermine that rate and its corresponding APR are described in your Cardmember Agroement, as amended. There is a minimum finance charge in any billing cycle in which you dive any periodic finance charges, and a transaction finance charge for each balance transfer. cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended.

To get the daily belance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid firance charges and other charges), subtract any payments or credits, and make other acjustmerts. Transactions are added as of the transaction dats, like beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of gives its that day's carry datafrees, a deart plantees is treated as a behavior of area. It a daily periodic rate applies to get your per ordic finance charges for that day. We then acd these periodic finance charges to your day'b shared to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge ceeh day.)

the billing cycle to calculate the daily periodic finance charge caelt day.) To get your toral periodic finance charge for a billing cycle when a daily periodic rates(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together the total will also equal the periodic finance charges for the billing cycle, except for in billing cycle when a monthly periodic rate(s) applies multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, wa do not charge periodic financa charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances

overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expration Date, for avoid finance charges on new purchases when your Alex Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due, who were if your statement shows that a minimum payment is due, who must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing palances. Qualifying Promotional Financing balances.

Also, for some Qualifying Promotional Financing balances, periodic finance Ass, no some dualitying Promotional Parinds but are not added to your account balance instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Gualifying Promotional Financing galance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you defaul; under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Caramember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared You can telephone us, but doing so will not preserve your rights

- In your letter, give us the following information.
- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can. Why you believe there is an error.
 If you need more information, describe the item you are unsure about

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in duestion. Write we investigate your question, we cannot report you as deinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your latter or call (using the Cardmember Service address or telephone number shown on this statement) in ust reach us at least three business days before the automatic payment is scheduled

Special Rule for Credit Card Purchases: If you have a problem with the Special Hule for useful varior furnases: If you have a problem with the quality of goods or services that you purchased with a restill card (activiting purchases made with a check), and you have triad in good fall in to correct the problem with the marchant, you may not have to pay the "emailing amount due on the goods or services. You have this protection only when the purchase price was more than 550 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advantagement for the nonearty or services. advertisement for the property or services.

cument 341-3 Filed 02/11/22 Page 14 of 37 PageID #: Case tatement for account number:

New Balance \$5,772.68

Payment Due Date 02/28/08 Past Due Amount

Minimum Payl 21762 \$375.86

Buy.com

Amount Enclosed

Make your check payable to Chase Card Services. New address or e-mail? Print on back.

426684106939722000037588005772880000003

37148 BEX Z 03408 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307

tadhdadahaladahaadhadhadhalladhalladha

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

Indiadhaladadadadaddadadadahlaladad

::50001602B:: 20310693972204#

Buy.com

Opening/Closing Date: Payment Due Date: Minimum Payment Due: 01/04/08 - 02/03/08 02/28/08 \$375.88

CUSTOMER SERVICE In U.S. 1-877-516-8279 Español 1-888-446-3308 TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY Account Number: 8 Previous Balance \$5,841.06 Total Credit Line \$5,600 Payment, Credils -\$485.00 Available Credit \$0 Purchases, Cash, Debits +\$271.26 Cash Access Line \$1,120 Finance Charges **+**\$145.56 Available for Cash \$0 \$5,772.88 New Balance

Wilmington, DE 19850-5298 PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

ACCOUNT INQUIRIES

P.O. Box 15298

VISIT US AT: www.chase.com/creditcards

An overlimit fee was assessed when your account exceeded the established credit limit.

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$2.33 \$2.33

TRANSACTIONS

Trans		Amount
Date Reference Number	Merchant Name or Transaction Description	Credit Debit
01/19 10190190200000129281016	Payment Thank You Electronic Chk	\$485.00
01/27 24164078027091008166262	TARGET 00019489 MEDFORD NY	178.52
01/31 24692168031000874630131	SCI*SEPHORA.COM 877-SEPHORA CA	53.74
02/03	OVERLIMIT FEE	39.00

FINANCE CHARGES

				Finance Charge			
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	31 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .08216%	29.99%	\$4,168.33	\$106.17	\$0.00	\$0.00	\$106.17
Cash advances	V .08216%	29.99%	\$1,546.55	\$39.39	\$0.00	\$0.00	\$39.39
Total finance ch	narges					_	\$145,56

Effective Annual Percentage Rate (APR):

29.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees

such as cash advance and balance transfer fees - expressed as a percentage.

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Case 2:14-cv-00018-WFK-ST Document 341-3 Filed 02/11/22 Page 15 of 37 PageID #: 12763

Address Change	Request
Please provide in	nformation below only if the address information on front is incorrect.
Street Address:	
City:	
State:	
Zip:	
Home Phone:	
Work Phone:	
E-mail Address:	
STATE OF THE STATE	

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Gustomer Service number found on the front of your statement Advisors are always evailable to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

pressing of after your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post of ice box designated for payments shown on this statement. Your payments by nail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. Dollars, and drawn on or payable through a U.S. financial institution. Do not send cash. Write your account number on your sheck or money order Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no staples paper clips, lare are correspondence included with your payment. If your payment is in accordance with our payment instructions and its made available to us on any day except Docomber 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions or if your payment is not statement, we will credit it to your account as of the next day if you do not follow our payment instructions or if your payments, crediting of your payment may be deleyed for up to 5 days. Payments made electronically through our automated telephone service. Customer Service advisors, or our web site will be subject to any processing times disclosed for Knose payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Sarvice address listed or your billing statement.

Hotice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your check account as soon as the same day we receive your grayment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

service number on this statement if you have questions about electronic chanc collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, 20. Box 15049.

Wirtington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute of if any such check is received at any other address, we may accept the check and you will still owe any remaining balance. We may refuse to accept any such payment by returning it to you, not ceshing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or fir monthly installments, whether or not you use your account and you agree to pay if when billed. The annual fee is not refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us we will continue to charge the annual fee untit you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges; We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., belance transfer/converience checks and cash advance checks ("check transactior") purchases, balance transfers, cash advances, promotional balances or overtraft advances). These calculations approximately balances are overtraft advances. These calculations and index and margin used to cetermine that cale and its corresponding APR are described in your Cardinember Agreement, as amended. There is a manimum linance charge in any billing eyel in which you dowe any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardinember Agreement, as amended.

Cardinathors Agreement, as annuald.

To get the delity belance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees unpaid firance oberges and other charges), subtract any payments or credits, and make other acquistments. Transactions are added as of the transaction date, the beginning of the bit ting cycle in which they are posted to your account, or a fater date of our choice (except that check transactions are added as of the date deposited by the payee or a fater date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the pilling cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. It is a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then act those periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the everage daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your foral periodic finance charge for a billing cycle when a daily pariodic rata(s) applias, we add all of the daily periodic finance charges for all features. To determine an avarage daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). It you multiply the average daily balance for each leature by the applicable periodic fast, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor exalitators due to rounding. To get your total pariodic finance charges for minor because of the periodic finance charges for a billing cycle when a monthly periodic rate(s) applies multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, Iee, or linance nharge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your Naw Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdroff advances.

overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Data. To avoid finance charges on new purchases when your Naw Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full Naw Balance immus the totale of those Remaining Balance(s) by the date and here your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and the specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing palances.

Asso, for some Qualifying Promotional Enancing balances periodic finance charges accure during the promotional period but are not added to your

Aso, for some Qualifying Promotional Financing talances periodic finance charges accrue during the promotional period but are not added to you account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Cualifying Promotional Financing balance is not paid in full by the applicable Expiration. Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of Jefault.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardinember Service on a separate sheet at P.O. Box 15299 Withinigton, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared Value on before the Property of the Pro

You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as derinquent or take action to collect the amount you question. If you have authorized us to pay your credit pard bill automatically from your savings or checking account, you can slop the payment on any amount you think is wrong. To stop the payment, your latter or call (using the Cardnember Service address or telephone number shown on this statement) in ust reach us at least three business days before the automatic payment is scheduled to occiut.

Special Rule for Cradit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a chack) and you have fired in good falth to correct the problem with the merchant, you may not have to pay the "emaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your malling address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

pument 341-3 Filed 02/11/22 Page 16 of 37 PageID #: Case 2:14-cy-00018-WFK

New Balance \$5,790.63 Payment Due Date 03/28/08 Past Due Amount \$0.00 \$426.63

Minimum Payal 2764 Buy.com

Amount Enclosed

Make your check payable to Chase Card Services, New address or e-mail? Print on back.

42668410693972200004266300579063000000

26974 BEX Z 06308 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307 Tandllaladadadadadadadaadladaadladdaadlaadlaadlaadlaadlaadlaadlaadlaadlaadlaadlaadlaadlaadlaadlaadlaadlaadlaad

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

الماراط المطالمال المارط المارط المارط المارط المالم المالم

#\$00046028# 20340693972204#

Buy.com

Opening/Closing Date: Payment Due Date: Minimum Payment Due:

Account Number:

\$426.63

02/04/08 - 03/03/08 CUSTOMER SERVICE in U.S.

1-877-516-8279 1-888-446-3308 Español TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT	SUMMARY
Previous Balance	\$5.

New Balance

	-
Previous Balance	
Payment, Credils	
Purchases, Cash, Debits	
Finance Charges	
<u> </u>	

\$5,772.88 Total Credit Line -\$200.00 Available Credit +\$78,00 Cash Access Line +\$139.75 Available for Cash \$5,790.63

7220 \$5,600 \$0 \$1,120 \$0

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19850-5298

PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$0.00 \$0.00

TRANSACTIONS

Trans		Amount
Date Reference Number	Merchant Name or Transaction Description	Credit Debit
02/28	LATE FEE	\$39.00
02/04	OVERLIMIT FEE	39.00
03/01 10610610200000177950792	Payment Thank You Electronic Chk	200.00

FINANCE CHARGES

				Finance Charge			
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	29 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .08216%	29.99%	\$4,280.12	\$101.98	\$0.00	\$0.00	\$101.98
Cash advances	V .08216%	29.99%	\$1,585.12	\$37.77	\$0.00	\$0.00	\$37.77
Total finance ch	arges					_	\$139.75

Effective Annual Percentage Rate (APR):

29.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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Address Change	Request	
Please provide in	nformation below only if the address information on front is incorrect.	incomitate:
Street Address:		
City:		
State:		
Zip:		
Home Phone:		
Work Phone:		
E-mail Address:		
Ī		

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Dressing of the type anner your account manner. Crediting of Payments: For payments by regular U.S. mail, send at feast your minimum payment due to our post of ice box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. Dollers, and drawn on or payable through a U.S. linancia institution or the U.S. branch of a foreign financial institution. Co not send. cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope vindow: the envelope cannot contain more than one payment or coupon; and there can be no staples paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except Occember 25 by 1:00 p.m. local time at our post office box dissignated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service. Customer Service advisors, or our wab site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus; We may report information about your account to credit bureaus. Late payments, missec payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed or your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the a one-time electronic tund transfer from your account of to process the payment as a check transaction When we use informablon from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the sama day we receive your payment, and you will not receive your check tack from your financial institution. Call the customer service number on this statement if you have questions about electronic

service number on this statement if you have questions about electronic chack collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise sender in full salisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049. Wiltrington DE 19850-5049. We reserve all our rights regarding these payments (e.g. if it is determined there is no valid dispute or farmy such check is received at any other address, we may accept the sheek and you will own any remaining balance). We may refuse to accept any such payment by returning it to you, not casting it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Hotice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-refundable unless you notify up that you wash to close your account within 30 days of the down we mail your statement on which the annual fee is charged and at the same we man your sustanding balance in full. Your payment of the annual receipt many pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance each feature (e.g., balance transfer/converience checks and cash advance checks ("check transactior"), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These catculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to cetermine that rate end its corresponding APR are decembed in your Cardimember Agrosment, as amonded. There is a minimum finance charge in any billing oyle in which you cave any periodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardimember Agreement is amonded. Cardmember Agreement, as amended,

To get the daily balance for each day of the current billing cycle, we take the to get the daily datance for each day of the current billing pycle, we take the beginning balance for each feature, add any new transactions or other debts (including fees, unpaid firance charges and other charges), subtract any payments or credits, and make other acjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account or a later date of our choice (except that check transactions are added as of the date deposited by the payee or a later date. of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the pilling cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily Path in a daily periodic rate agoins to any enough, we include the balance by the daily periodic rate to gat your periodic finance charges for that day. We then acd these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply besed on the average daily balance, we will use the daily particular to that applies for the avorage daily balance, we will use the daily particular action that applies for the avorage daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total perfodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add sit of the daily periodic finance charges for all features. To determine an awarage daily balance, we add your daily balance and divide by the number of the days in the applicable billing cycle(s). If you and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for sach feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add at of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies multiply that average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

Wa accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive toh payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment is due. There is no grace period for balance transfers, cash advances, check transactions, or overdical changes. overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid Innance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance nations the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing palances.

Also, for some Qualifying Promotional Financing balances periodic finance charges accure during the promotional Financing palances.

Ass. In soline daning the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. This is referred to as "deferred interest." If a deferred interest Cualifying Promotional Financing balance is not paid in full by the applicable Expiration. Date the deferred finance charges will be added to your account as soon as the first day after the Expiration Date. Further, if you cefault under the terms of the Company of the of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

RILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Diff: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Caromember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information.

- . Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as derinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your latter or call (using the Cardmember Service address or telephone number shown on this statement) in ust reach us at least three business days before the automatic payment is scheduled

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check) and you have triad in good faith to correct the problem with the reschant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we malled you that advertisement for the property or services.

rument 341-3 Filed 02/11/22 Page 18 of 37 PageID #: Case 2:14-cy-00018-WFK

New Balance

Payment Due Date

Past Due Amount

Minimum Payra 2766

Make your check payable to Chase Card Services, New address or e-mail? Print on back.

\$5,548.26 Amount Enclosed 04/28/08

\$200.00

Buy.com

42668410693972200002000005548260000009

02601 BEX Z 09408 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

::500016028:: 20310693972204#

Buy.com

Opening/Closing Date: Payment Due Date: Minimum Payment Due: 03/04/08 - 04/03/08 04/28/08 \$200.00

7220

CUSTOMER SERVICE In U.S.

1-877-516-8279 1-888-446-3308 Español TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY Account Number: \$5,790.63 Previous Balance Total Credit Line Payment, Credils

-\$626.63 +\$239.00 +\$145.26 \$5,548.26

\$5,600 \$51 Available Credit Cash Access Line \$1,120 Available for Cash \$0

ACCOUNT INQUIRIES P.O. Box 15298

Wilmington, DE 19850-5298

PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$0.00 \$0.00

TRANSACTIONS

Purchases, Cash, Debits

Finance Charges

New Balance

1101110110110		
Trans		Amount
Date Reference Number	Merchant Name or Transaction Description	Credit Debit
03/01 74266850653586000014274	Returned Payment	\$200.00
03/05	FINANCE CHARGE ADJUSTMENT	0.50
03/05 74266850653586000014274	RETURNED PAYMENT FEE	39.00
03/05 10650656693354530014285	Payment - Thank You	200.00
03/28 10880880200000230332758	Payment Thank You Electronic Chk	426.63

FINANCE CHARGES

				Finance Charge			
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	31 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .08011%	29.24%	\$4,205.14	\$104.43	\$0.00	\$0.00	\$104.43
Cash advances	V .08011%	29.24%	\$1,624.17	\$40.33	\$0.00	\$0.00	\$40.33
Total finance cl	narges						\$145.26

Effective Annual Percentage Rate (APR):

29.24%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges (less any finance charge debits shown under TRANSACTIONS above) - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

IMPORTANT NEWS

Delight all the Moms in your life with terrific gifts from 1-800Fiowers.com! Save 15% on gorgeous fresh flowers and plants, gourmet gift baskets and more! Use code CHASE77. This identifies you as a Chase customer. *For details please visit www.1800flowers.com/disclaimer*.

Are you looking for a new home? Talk to Chase. We offer a wide range of mortgage products to meet your needs. Call 1-866-836-8335 or visit www.chase.com/chasehomeloan. Subject to credit and property approval. Certain other restrictions and limitations may apply.

Case 2:14-cv-00018-WFK-ST Document 341-3 Filed 02/11/22 Page 19 of 37 PageID #:

Address Change	Request
Please provide in	nformation below only if the address information on front is incorrect.
Street Address:	
City:	
State:	
Zip:	
Home Phone:	
Work Phone:	
E-mail Address:	

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or money order payable in U.S. Dollers, and drawn on or payable through a U.S. financia institution or the U.S. branch of a foreign financial institution. On one sector that the payment of the U.S. Dollers are the payment of the U.S. Dollers and drawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. institution or the U.S. branch of a foreign financial institution. Co not sence ash. Write your account number on your sheek or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope vindow: the anvelope rannot contain more than one payment or coupon; and there can be not staples paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except Docember 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 1:00 p.m. local time at our post office box designates for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to 5 days. Payments made electronically through our automated telephone service. Customer Service advisors, or our wab site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed or your billing statement.

Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make

payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check branaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same aday we receive your payment, and you will neceive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection of do not want your payments collected electronic check collection of do not want your payments considered electronic check collection of the financial fundament of the payments; Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a dispoted amount, must be sent to Card Servicas, 2.0 Box 15049. We reserve all our rights regarding these payments (e.g., 11 th is eletermined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance. We may rative to accept any such payment by returning it to you, not ceshing it or destroying it. All other reyments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same we man your statement on which the annual tee is charged and at the some time, you pay your outstanding balarse in full. Your payment of the annua fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by you or us we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks. "Check transactor."), purchases, balance transfers, cash advances, promotional balances or overdraft advances). These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to cetermine that rate and its corresponding APR are described in your Cardmember Agrooment, as amended. There is a minimum finance charges and a transaction finance charge for each balance transler, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement, as amended. Cardmember Agreement, as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees unpeid firance charges and other charges), subtract any payments or credits, and make other acjustments. Transactions are added as of the transaction date. the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that whenk transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the

date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of gives us that day's daily diabries, in dentification is related as a branch of year. It a diably periodic rate to get your per odic finance charges for that day. We then act these periodic finance charges for your day's balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average delty balance, we will use the delty periodic rate to that applies for the average daily balance amount at the and of the billing cycle to calculate the daily periodic frathecount of the periodic frathecount of the daily periodic finance charge cach day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cyclets). If you multiply the average daily balance for each feature by the appricable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. To get your total pariodic finance charge for a billing cycle when a monthly parodic rate(s) applies multiply average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days):

We accrue periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, wa do not charge periodic linance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances, check transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on his statement, you will not incur periodic finance charges on any Remaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. To avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing palances.

Aso, for some Qualifying Promotional Financing before specied finance periodic finance sheries according to the promotional ceriod but are not added to your In addition, if there is a "Qualifying Promotional Financing" section on

Aso, or some during the promotional period but are not added to your account balance. Instead, they accumulate from billing eye a billing cycle. This is referred to as "deferred interest." If a deferred interest Coalitying Promotional Financing palance is not paid in full by the applicable Expiration. Date, the deferred finance charges will be added to your account as soon as it is first day after the Expiration Date. Further, if you cefault under the terms. of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

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In your letter, give us the following information.

- · Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as definquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your latter or call (using the Cardmember Service address or telephone number shown on this statement in ust reach us at least three business days before the automatic payment is scheduled

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have triad in good faith to correct the problem with the merchant, you may not have to pay the lemaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we malled you the advertisement for the property or services.

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New Balance \$5,765.13 Payment Due Date 05/28/08 Past Due Amount

Make your check payable to Chase Card Services. New address or e-mail? Print on back.

Amount Enclosed

\$200.00

Minimum Pay 12768 \$597.13

Buy.com

426684106939722000059713005765130000009

00471 BEX Z 12408 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307 الملاقا والمالية المالية والمالية والمالية والمالية والمالية والمالية والمالية والمالية والمالية والمالية والم

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

hadradlladahadlaladadlaladadahladladl

#\$00016028# 20310693972204#

Buy.com

Opening/Closing Date; Payment Due Date; Minimum Payment Due;

\$597.13

04/04/08 - 05/03/08 CUSTOMER SERVICE In U.S. 1-877-516-8279

Español 1-888-446-3308 TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY

Previous Balance Purchases, Cash, Debits Finance Charges

\$5,548.26 +880.70 +\$136.17 \$5,765.13

Total Credit Line Available Credit Cash Access Line Available for Cash

Account Number:

ACCOUNT INQUIRIES \$5,600 \$0 \$1,120 \$0

7220

P.O. Box 15298 Wilmington, DE 19850-5298 PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$0.42 \$0.42

TRANSACTIONS

New Balance

Trans		Amount
Date Reference Number	Merchant Name or Transaction Description	Credit Debit
04/02 24427338094710003671674	HESS 32471 HOLBROOK NY	\$41.70
04/28	LATE FEE	39.00

FINANCE CHARGES

	Finance Charge							
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE	
Calegory	30 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES	
Purchases	V .08011%	29.24%	\$4,001.72	\$96.17	\$0.00	\$0.00	\$96.17	
Cash advances	V .08011%	29.24%	\$1,664.32	\$40.00	\$0.00	\$0.00	\$40.00	
Total finance ch	narges					_	\$136.17	

Effective Annual Percentage Rate (APR):

29,24%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

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Address Change	Request
Please provide in	nformation below only if the address information on front is incorrect.
Street Address:	
City:	
State:	
Zip:	
Home Phone:	Marie Grand California
Work Phone:	
E-mail Address:	
I	

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement Acvisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Acvisors are always available to assist you. You can reach an Advisor by pressing 0 after you within your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment due to our post office box doe greated for payments shown or his statement, and must be made by check or maney order, payable in U.S. Dollars, and crawn on or payable through a U.S. Ineanzel institution or the U.S. branch of a foreign financial institution. Do not send cash Write your account number on your check or money prec. Payments must be accompanied by the payment soupcn in the envelope provided with our address visible through the envelope provided with our address visible through the envelope window, the envelope cannot contain more than one payment or coupon, and there can be no stooles, apper clips tape or correspondence included with your payment. If your payment is naccordance with our payment instructions and is made available to us on any day axcept December 25 by 1.00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions but is made available to us after 1:00 pm local time at our post office box designated for payments on this statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments crediting of your payment may be delayed for up to 5 days. Payments made electron cally through our automates telephone service. Quistomer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardmember Service address listed on your palling statement. Notice About Electronic Check Conversion. When you provide a check as payment you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your account as soon as the same day we receive your payment, and you will not receive your check to check tack from your financial institution. Call the customer service number on this statement if you have questions about electronic check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments callected electronically.

check collection or do not want your payments collected electronically Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services P.D. Box 15049 Wilmington, DE 19850-5049 Wa reserve all our rights regarding these payments (e.g., if it is detarmined there is no valid dispute or if any such chack is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by esturning it to you not coshing it or destroying it. Als other payments that you walks should be cent to the payments agreement address.

make should be sent to the appropriate payment address
Annual Renewal Notice: If your account has an annual fee, it will be billed Annual Henewal Motice: If your account has an annual fee, it will be billed each year or in monthly installments whether or not you use your account and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the deta we mail your statement on which the annual fee is charged and at the same time you pay yeur outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to finity your right to make transactions on your account. If your secount is closed by you or us, we will continue to charge the annual fee will you pay your outstanding balance in full and terminate your account relationship.

full end terminate your account relationship.

Explanation of Finance Charges: We calculate period at finance charges using the applicable portiodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances promotional belances or overdraft advances). Please consult your Cordmember Agrosiment for the features that are opplicable to your eard These acalculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to datermine that rate and its corresponding APR are described in your Cordmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you over any periodic finance charges at transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the daily belance for each day of the current hilling cycle, we take the

your Cardmember Agreement as amended.

To get the daily belance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other dabits (including fees, unpeld finance charges and other charges), subtract any payments or credits are make other adjustments. Trensactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that chack transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date that one of the payer of the date of a related transaction, the date of a related transaction. they are posted to your account, or the last day of the bitting cycle. This gives us that Jay's deliy blance. A credit bolance is treated as a bolance of zero, if a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then

add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge oach day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycles) If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable tilling cycles), and then add all of the results together that total will also equal the periodic finance charges for the billing cycle aveagt for minor variations due to rounding. To get your total periodic finance charges for the billing cycle aveagt for the film of the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to reunding.

Grace Period (at least 20 days): We accuse periodic finance charges on a

for the billing cycle, except for minor variations due to reunding.

Frace Period (at least 20 days). We accuse periodic finance charges on a transaction, fee or finance charge from the date it is added to your daily balance until payment in full is relatived on your account. However, wa do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both syment of your five Balance on your current statement by the date and time your payment is due and also payment of your five Balance on your previous statement by the date and time your payment was due. There is no grate period for balance transactions, or overdraft advances.

transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Ramaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. However, if you default under the terms of your Cardmember Agreement or any Qualifying Promotional Financing offer, the applicable periodic finance charges will accrue on any Remaining Balance as soon as the billing cycle in which the default occurs for avoid finance charges on new purchases when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, but your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However, if your statement shows that a minimum payment is due we must needed at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing, periodic finance.

or Usanying Promot onal rimanong carances.

For "deforred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. It a deferred interest Qualifying Promotional Financing bilance is not paid in full by the applicable Expiration Quite, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date.

Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default

For fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment induces a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, writing Cardinember Service on a separate spect at P.O. Box 15299 Willmington IDE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sant you the first bill on which the error or problem appeared. You can leighbrine us, but defing so will not preserve your rights. In your letter, give us the following information.

- edmun tnuccos bns ernen ruoY
- · The dollar amount of the suspected error
- Describe the error and explain, If you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about.

If you need more information describe the tiem you are unsure acout. You do not have to pay any amount in quosition while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your guestion, we carnot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your serings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Carcinembus Sarvice address or telephore number shown on this statement) must reach us at least force business days before the automatic payment is scheduled to occur.

ousness days before the automanc payment is scheduled to occur. Special Rule for Credit Gard Purchases: If you have a problem with the quality of goods or services that you purchased with a credit load (excluding purchases made with a credit, and you have tried in good faith to correct the problem with the merchant; you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

T — Реситенt 341-3 Filed 02/11/22 Page 22 of 37 PageID #: Caset 2:14-GV-00018-MEK-S

New Balance \$5,744.14

Payment Due Date 06/28/08 Past Due Amount \$232.00 Minimum Paymen 770



Make your check payable to: Chase Card Services. Please write amount enclosed.
New address or e-mail? Print on back.

426684106939722000061214005744140000002

33370 BEX Z 15508 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307 Tadllaladadadadladdaadladdadladdadladdadladdadladdadladdadladdadladdadladdadladdadladdadladdadladdadladdadladd

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

Buy.com

#1500016028#1 20310693972204#

Buy.com

Opening/Closing Date: Payment Due Date: Minimum Payment Due;

Available for Cash

05/04/08 - 06/03/08 06/28/08 \$612.14

CUSTOMER SERVICE 1-877-516-8279 1-888-446-3308 In U.S.

Español 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY Account Number: 7220 Previous Balance \$5,765.13 Total Credit Line \$5,600 Payment, Credits Purchases, Cash, Debits -\$200.00 +\$39.00 Available Credit Cash Access Line \$0 \$1,120

+\$140.01

\$5,744.14

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19850-5298

\$0 PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

> VISIT US AT: www.chase.com/creditcards

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1 Total rewards earned this statement

\$0.00

TRANSACTIONS

Finance Charges

New Balance

Trans		Amour	nt
Date Reference Number	Merchant Name or Transaction Description	Credit	Debit
05/11 11321320200000109262773	Payment Thank You Electronic Chk	\$200.00	A COLUMN TO THE PARTY OF THE PA
05/28	LATE FEE		39.00

FINANCE CHARGES

	Finance Charge							
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE	
Category	31 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES	
Purchases	V .07942%	28.99%	\$3,981.61	\$98.03	\$0.00	\$0.00	\$98.03	
Cash advances	V .07942%	28,99%	\$1,705.30	\$41.98	\$0.00	\$0,00	\$41.98	
Total finance ch	arge						\$140 D1	

Effective Annual Percentage Rate (APR):

28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees

such as cash advance and balance transfer fees - expressed as a percentage.

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Addicas change	request
Please provide in	nformation below only if the address information on front is incorrect.
Street Address:	
City:	
State:	
Zlp:	
Home Phone:	The state of the s
Work Phone:	And the same area are a same area.
E-mail Address:	

Information About Your Account

Address Change Peguaet

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement Acvisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

pressing 0 after your enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your in nimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions or this statement, and must be made by check or money order, payable in U.S. Dollars, and crawn on or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. Do not send dash White your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window: he envelope cannot contain more than one payment or coupon; and there can be no stables, paper clips tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. focal time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day if your payment is in accordance with our payment instructions but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment or payment on the statement of the payment of the payment on this statement, we will credit the payment or payment on this statement, we will credit the payment or payment on this statement, we will credit the payment or payment on this statement, we will credit the payment or payment on this statement, we will credit the payment or payment on this statement, we will credit the payment or payment or payment on this statement. instructions out is made available to us after I'vu p.m local time at our post office box designated for payments on his statement, we will credit it to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments reading of your payment may be delayed for up to 5 days. Payments made electron cally through our automates telephone service. Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information Account minimization regional to foote directars, we may report minimized about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you may write to us at the Cardmember Service address listed on your alling statement. Notice Abour Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a new hime a eclosic, find transfer from your account or to minimize the service of the conversion. to make a one-time electronic fund transfer from your account or to process the nayment as a check transaction. When we use information from your the payment as a check transaction. When we use information from your check to make an electronic fund transfer funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check tack from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

service number on this statement if you have questions about electronic check collection or do not want your payments callected electronication or do not want your payments callected electronication check collection or do not want your payments callected electronication contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services. P.O. Box 15049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining bata set). We may refuse to except any such payment by returning it to you not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

Aenual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee to descee you account and to him tyour right to make transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee is charged and at the same time, you pay your outstanding balance in full your account and to him they uright to make transactions on your account elections you, your outstanding balance in full and the payment and payment and the payment and payment and payment and payment and payment and the payment and payment and payment and payment and

furt and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable poliodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance-checks ("check transaction"), purchases, balance transfers, cash advances promotional balances or overdraft advances). Please consult your Cordinember Agreement for the features that are opplicable to your card. These calculations may combine different categories with the same daily periodic rates. If there is a "V" eaxt to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding. APR are described in your Cardinember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you over any pariodic finance charges, and a transaction finance charge for each belance transfer, cash advance, or check transaction, in the emounts stated in your Cardinember Agreement as amended. To get the adally balance for each day of the current billing cycle, we take the

your Cardmember Agreement as amended. To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits are make other adjustments. Transactions are added as of the transaction are added as of the transaction are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily balance. A credit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the daily balance by the galance for the day.

aild these periodic finance charges to your daily balance to get the beginning balance for the next day (if more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your total periodic finance charge each day.)

To get your total periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add ell of the daily periodic finance charges for all features. To determine an average daily balances, we add your daily balances and divide by the number of the days in the applicable billing cycle(s) if you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together the total will also equal the periodic finance charges for the billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for seach feature by the applicable monthly periodic rate and add the results together. The total will eau and the periodic finance charges for the billing cycle, except for minor variations due to returning.

Grace Period (at least 20 days): We accuse periodic finance charges on a

for the billing cycle, except for minor variations due to rounding. Crace Period (at least 20 days): We accuse periodic finance charges on a transaction, lee or finance charge from the data it is added to your daily balance until payment in titlit is relatived on your account. However, wa do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both aximent of your New Balance on your current statement by the date and time your payment is due and also payment of your five Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transactions, or overfireft advances.

transactions, or overdraft advances.

In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Ramsining Balance that appears in that section if you gay that balance in full by the applicable Expiration Date. However, if you defeult under the terms of your Cardmember Agreement or any Qualifying Promotional Financing offer, the applicable periodic finance charges will accrue on any Remaining Balance as soon as the billing cycle in which the default occurs to avoid finance charges on new purchases when your Nev Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, but your fulf New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due, However if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing, periodic finance.

To Guanying Protection on Trinacting Estances:

For "deferred interest" Qualifying Promotional Financing, periodic finance charges account during the promotional pariod but are not added to your account balance, Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred interior charges will be added to your account as soon as the first day after the Expiration Date.

Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that belance as each payment induces a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other naw purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill. Write Cardmember Service on a separate sneet at P.O. Box 15299 Wilmington, DE 18860-5299 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information

- redmun tauccos bne emen ruoY •
- . The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about.

If you need more information, describe the term you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we carnot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your sevings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Carcinember Service address or telephore number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

business days before the automatic payment is scheduled to occur. Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a credit card (excluding problem with the merchant you may not have to pay the ennaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase you made in your home state or within 100 miles of your mailing address. These limitations do not apply If we own or operate the merchant, or if we mailed you the advertisement for the property or services.



Decyment 341-3 Filed 02/11/22 Page 24 of 37 PageID #: Casetaelleray-00018-WEL

New Balance \$5,660.33

Payment Due Date 07/28/08

\$168.00

Minimum Paymen 772

Buy.com

\$

Make your check payable to: Chase Card Services. Please write amount enclosed. New address or e-mail? Print on back.

42668410673772200004613300566033000001

20357 BEX Z 18508 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307 CARDMEMBER SERVICE

PO BOX 15153 WILMINGTON DE 19886-5153

badadhalalalalalalalalabatadalalalalal

#\$00016028# 20310693972204#

Buy.com

Opening/Closing Date: Payment Due Date: Minimum Payment Due:

\$461.33

06/04/08 - 07/03/08 CUSTOMER SERVICE 07/28/08 in U.S. 1-877-516 1-877-516-8279 1-888-446-3308 In U.S.

Español TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUM	<u>IARY</u>	Account Number: 722		
Previous Balance	\$5,744.14	Total Credit Line	\$5,600 F	
Payment, Credits	-\$600.00	Available Credit	\$0	
Purchases, Cash, Debits	+\$378.00	Cash Access Line	\$1,120 V	
Cinanga Charges	AC139 10	Available for Cash	sn -	

\$5,660.33

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19850-5298 PAYMENT ADDRESS

P.O. Box 15153 Wilmington, DE 19886-5153 VISIT US AT:

www.chase.com/creditcards

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$0.00 \$0.00

TRANSACTIONS

New Balance

Trans		Amount
Date Reference Number	Merchant Name or Transaction Description	Credit Debit
06/27 11791790200000154293595	Payment Thank You Electronic Chk	\$300.00
06/29	LATE FEE	39.00
06/27 74266851843586000013432	Returned Payment	300.00
07/02 74266851843586000013432	RETURNED PAYMENT FEE	39.00
07/02 11841846615570360013440	Payment - Thank You	300.00

FINANCE CHARGES

				Finance Charge			
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	30 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .07942%	28,99%	\$4,052.79	\$96.56	\$0.00	\$0.00	\$96.56
Cash advances	V .07942%	28.99%	\$1,747.08	\$41.63	\$0.00	\$0.00	\$41.63
Total finance ch	narges					_	\$138.19

Effective Annual Percentage Rate (APR);

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees

such as cash advance and balance transfer fees - expressed as a percentage.

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/ tack out on a ligo	1104000	
Please provide in	nformation below only if the address information on front is incorrect.	
Street Address;		
City:		
State:		
Zip:		
Home Phone:		
Work Phone:		
E-mail Address:		

Information About Your Account

Address Change Request

Lost or Stolen Cards: Please report your lost or stolen card immediately by adding the Customer Service number found on the front of your statement Acvisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send of least your no nimum payment due to our post office box dos grated for payments shown m namum payment due to our post office box dealgnated for payment shown or this statement. Your payments by mail must emply with the instructions or this statement, and must be made by check or money order, payable in U.S. Dolfars, and crawn on or payable through a U.S. linential institution or the U.S. branch of a foreign financial institution. Do not send cash Write your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window, the envelope cannot contain more than one payment or coupon, and there can be no stables, apper clips. more than one payment or coupon, and there can be no stobles, apper clips tape or correspondence included with your payment. If your payment is no accordance with our payment instructions and is made available to us on any day except December 25 by 1.00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day if your payment is in accordance with our payment instructions but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit it by your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments, crediting of your payment may be delayed for up to designated for payments, crediting of your payment may be delayed for up to designated for payments made electronically through our automated telephone service. Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments. We may report information

Account Information Reported to Credit Bureaus: We may report information Account information Reported to Credit Glieratis: We may report information about your ascourt to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardimember Service address listed on your pilling statement. Notice Abour Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your caccount or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check tack from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

check collection or do not want your payments collected electronically Conditional Payments: Any payment shack or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services. P.O. Box 15049. Withinigton, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined their is in cyall dispute or riany such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you not cashing it or destroying it. All other payments that you make should be sent to the appropriate payment address.

make should be sent to the appropriate payment address. Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-rotundable unlass you notify us that you wish to close your account within 30 days of the date use mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by your or us, we will continue to the right be maula fee until you pay your outstanding balance in full and terminate your account relationship.

full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable portodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances promotional balances or overdraft advances). Please consult your Cerdmember Agreement for the features that are applicable to your cerd Thesa calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement as amended. There is a minimum finance charge in any billing cycle in which you were any pariodic finance charges and a transaction linance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement.

your Cardmember Agreement as amended. To get the daily balance for each day of the current billing cycle, we take the beginning balance for each lature, add any new transactions or other dabits (including fees, unpaid finance charges and other charges), subtract any payments or cardits, and make other adjustments. Transactions are offedd as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that sheek transactions are added as of the date deposited by the payee or a later date of our choice). Fees are added either on the date of a related transaction, the date thay are posted to your account, or the last day of the billing cycle. This gives us that day's daily belance. A medit balance is treated as a balance of zero. If a daily periodic rate applies to any feature, we multiply the daily balance by the as daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then

aild these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the bitting cycle to calculate the daily periodic finance charge each day.)

applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your toral pariodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add ell of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle. Except for minor variabons due to rounding. To get your total periodic finance charge for a billing cycle when a morthly periodic rate; applies multiply the average daily balance for each feature by the applicable monthly periodic rates and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We accuse periodic finance charges on a transaction, tee or finance charges from the date it is added to your daily balance until payment in full is received on your account However, we in onot charge periodic finance charges on new purchases billed during a billing cycle if we receive both ayment of your New Balance on your current statement by the date and time your payment was due. There is no grace period for balance transfers, cash advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Ramaining Balance that appears in that section if you pay that balance in full by the applicable periodic finance charges on heavy for you defertil under the terms of your Cardmember Agreement or any Qualifying Promotional Financing Balance as soor as the billing cycle in whic

soon as the billing cycle in which the default occurs. To avoid finance charges on new purchases when your Nevr Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due divewer if your statement shows that a minimum payment is due we must receive at least that minimum payment by the date and time specified on your statement. Even if your Newr Balance consists only of Qualifying Promotional Financing. Periodic finance charges accrued duing the promotional Financing, periodic finance charges accrued duing the promotional Financing balance is not paid in full by the appricable Expiration Date, the deterred finance charges will be addied to your account as soon as the first day after the Expiration Date.

Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of

oration.

For Tixed payment, "Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that bidance as each payment induces a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or filly or need more information about a transaction on your bill write Cardinember Service on a separate sheet af PD. Box 15299 Wilmington, DE 19860-5299 as soon as possible VM must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can leterhore us, but doing so will not preserve your rights, in your letter, give us the following information.

- · Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about

If you need more information describe the Item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we carnot report you as definiquent take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your sevings or checking account, you are stop the payment on any amount you think is wrong. To ston the payment, your letter or call (using the Carcinember Service address or telephore number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur with the qualify of goods or services that you purchases: If you have a problem with the qualify of goods or services that you purchased with a credit lead (exchulding

Special Rule for Credit Card Purchases: If you have a problem with the reliability of goods or services that you purchased with a credit said (as full studieg purchases made with a check), and you have tried in good faith to correct the problem with the merchant you may not have to pay the remaining amount due on this goods or services. You heve this problem only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.



Росименt 341-3 Filed 02/11/22 Page 26 of 37 PageID #: CasetateMercy, 00018 mmEr

New Balance \$5,880,55 Payment Due Date 08/28/08 Past Due Amount \$401.00

Minimum Paynen 774

Buy.com

\$

Make your check payable to: Chase Card Services.
Please write amount enclosed.
New address or e-mail? Print on back.

426684106939722000092155005880550000008

05183 BEX Z 21608 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307 Talllilalalalallalladamililanilahinilallal

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

In all and the add and and add and and a labeled and the

#\$000 160 28# 203 10693972204#

Buy.com

Opening/Closing Date; Payment Due Date; Minimum Payment Due;

07/04/08 - 08/03/08 08/28/08 \$921.55

CUSTOMER SERVICE 1-877-516-8279 1-888-446-3308 In U.S Español 1-800-955-8060 TDD Pay by phone 1-800-436-7958 Outside U.S. call collect

1-302-594-8200

VISA ACCOUNT SUMMARY

New Balance

Previous Balance Purchases, Cash, Debits Finance Charges

\$5,660.33 +578.00 +\$142,22 \$5,880.55

Total Credit Line Available Credit Cash Access Line Available for Cash

Account Number: 7220 \$5,600 80 \$1,120 80

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19850-5298

PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

Your credit card account is past due. Please send payment immediately. Call 1-800-955-8030 (collect 1-302-594-8200) today.

BUY.COM VISA REWARDS SUMMARY Rewards earned on purchases at 1%

Total rewards earned this statement

\$0.00

TRANSACTIONS

Trans		Amo	unt
Date Reference Number	Merchant Name or Transaction Description	Credit	Debit
07/28	LATE FEE		\$39.00
07/04	OVERLIMIT FEE		39.00

FINANCE CHARGES

				Finance Charge			
	Daily Periodic Rate		Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	31 days in cycle	APR	8alance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .07942%	28.99%	\$3,986.67	\$98.15	\$0.00	\$0.00	\$98.15
Cash advances	V .07942%	28.99%	\$1,789.91	\$44.07	\$0.00	\$0.00	\$44.07
Total finance ch	arges					_	\$142.22

Effective Annual Percentage Rate (APR):

28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees

such as cash advance and balance transfer fees - expressed as a percentage,

Case 2:14-cv-00018-WFK-ST Document 341-3 Filed 02/11/22 Page 27 of 37 PageID #:

Address Unange	Request	
Please provide in	nformation below only if the address information on front is incorrect.	olimani
Street Address:		
City:		
State:		
Złp:	NAMES AND ADDRESS OF THE PROPERTY OF THE PROPE	
Home Phone:		
Work Phone:		
E-mail Address:		

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement Acvisors are always available to assist your You can reach an Advisor by pressing 0 after you enter your account number.

Actisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S., mail, send of least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must emply with the instructions or this statement, and must be made by check or money order, payable in U.S. Dellars, and crawn on or payable through a U.S. Iniancial institution or the U.S. branch of a foreign financial institution. Do not send cash. Write your account number on your check or money order. Payments must be accompanied by the payment coupen in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon; and there can be no stables, paper clips tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us or any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions but is made available to us after 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment or account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments crediting of your payment may be delayed for up to day. Payment is not sent by regular U.S. mail to our post office box designated for payments crediting of your payment may be addayed for up to day. Payment may be addayed for up to day. Payment may be addayed for payments crediting of your payment may be addayed for payments. Crediting of your payment may be addayed for payments and electionically through our automates (telephone service, Customer Service advisors, or our web s

processing times disclosed for those payments. Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate indomation to a credit bureau, you may write to us at the Cardinember Service address listed on your oilling statement. Notice About: Electronic Check Conversion. When you provide a check as payment, you authorize us either to use information from your check to make a one-time a sectronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same daw we receive your payment, and you will not account as soon as the same day vie receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

check collection or do not want your payments collected electronically. Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid ir full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services P.O. Box 15049. Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is delarmined there is no valid dispute or flamy such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may return the tit you, not cashing it or destroying it All other payments that you make should be sent to the appropriate payment address.

Annual Beneval Notice: if your account he as a payment facility will be billed.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-refundable unless and you agree to pay it when binds into annual tee is non-rotuncable times you notify us that you wish to close your account within 30 days of the date we mail your statement on which his annual fee is charged and at the same time you pay your outstanding batence in full. Your payment of the annual fee does not affect our rights to close your account and to hmit your right to make transactions on your account if your account is closed by you or us, we will confinue to that ge the annual fee with you pay your outstanding balance in full and terminate your account relationship.

full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances promotional belances or overdraft advances). Please consult your Cordmember Agreement for the factures that are applicable to your card these actualities may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cordmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any pariodic finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

your Cardinember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpold finance charges and other charges), subtract any payments or realths, are make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our sholes (except that charge transactions are added as of the date deposited by the payer or a later date of our choice). Fees are added either on the date of a related transaction, the date that are pasted to your second or the late day of the stilling cycle. This debics they are posted to your account, or the last day of the billting cycle. This gives us that say's daily belance. A credit belance is treated as a belance of zero, if a daily periodic rate applies to any feature, we multiply the daily balance by the daily balance by the daily balance by the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next dzy. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

calculate the daily periodic linance charge each day.)

To get your toral pariodic linance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balance and divide by the number of the days in the applicable billing cycle(s) if you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable chiling cycle) and then add all of the results together that total will also equal the periodic innance charges for the billing cycle except for minor variabons due to rounding. To get your total periodic linance charge for a billing cycle when a mentalty periodic rate(s) applies, multicly the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

For the dulling cycle, except for minor variations due to founding.

Grace Period (at least 20 days): We accuse periodic finance charges on a transaction, liee or finance charge from the date it is added to your deby belance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both symment of your new Belance on your current statement by the date and time your payment by the date and time your payment was due. There is no grace period for balance transfers, each advances, chack transactions, or overfarst advances.

transactions, of overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Ramaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. However, if you default under the terms of your Cardmember Agreement or any Qualifying Promotional Financing offer, he applicable periodic finance charges will accrue on any Remaining Balance as soon as the billing cycle in which the default occurs for avoid finance charges on new purchasas when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your fulf New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing, periodic finance For "deferred interest" Qualifying Promotional Financing, periodic finance

To "delared interest" Qualifying Promotional Financing, periodic france charges accrue during the promotional period but are not added to your account belance, instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date.

Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

obtain.

For fixed payment" Qualifying Promotional Financing that parmits you to pay for a purchase in a designated number of payments, you will not have a grace period for that belance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other have purchases as described above.

BUTTING RIGHTS SHMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill write Cardinember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sant you the first bill on which the error or problem appeared, You can italephone us, but doing so will not preserve your rights. In your letter, give us the following information.

- Your name and account number
- The dollar amount of the suspected error

• The dollar amount of the suspected error. Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the liter you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your sevings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your latter or call fusing the Caucimenter Sarvies address or telephore number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

ousness days before the automatic payment is scheduled to occur. Special Bulle for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a chedit card (excluding purchases made with a check), and you have tried in good faith to correct the problem with the merchant you may not have to pay the remaining amount due on this goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apoly if the own or operate the merchant, or if we mailed you the advertisement for the property or services.

M0030709

Document 341-3 Filed 02/11/22 Page 28 of 37 PageID #: Case tate Me My For account number New Balance Payment Due Date Past

\$6,106,26

09/28/08

Past Due Amount \$641.00

Minimum Payre 776 \$1,394.26

Buy.com

Make your check payable to: Chase Card Services.
Please write amount enclosed.
New address or e-mail? Print on back.

42668410693972200013942600610626000005

12648 BEX Z 24708 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

Tadbadhaldahallaldahallaladada

#\$5000 \$60 28# 203 \$0693972204#

Buy.com

Opening/Closing Date; Payment Due Date; Minimum Payment Due;

\$1.394.26

08/04/08 - 09/03/08 CUSTOMER SERVICE 09/28/08 In ILS 1-877-518 1-877-516-8279 In U.S. Español TDD 1-888-446-3308 1-800-955-8060

Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY Account Number: 7220 Previous Balance \$5,880.55 Total Credit Line \$5,600 Purchases, Cash, Debits Finance Charges +\$78.00 Available Credit Cash Access Line +\$147.71 \$1,120 Available for Cash \$0 \$6,106.26 New Balance

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19850-5298

PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

The charge privileges on your credit card account have been revoked. You no longer have the ability to use your credit card account for purchases. We can help you get back on track. Call 1-800-955-8030 (collect 1-302-594-8200) today.

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$0.00

TRANSACTIONS

ans te Reference Number	Merchant Name or Transaction Description	Amount Credit Debit
/28	LATE FEE	\$39.00 39.00
/04	OVERLIMIT FEE	

FINANCE CHARGES

				Finance Charge			
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	31 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .07942%	28.99%	\$4,164.93	\$102.54	\$0.00	\$0.00	\$102.54
Cash advances	V .07942%	28,99%	\$1,834.51	\$45,17	\$0.00	\$0.00	\$45.17
Total finance ch	arges						\$147.71

Effective Annual Percentage Rate (APR):

28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

Case 2:14-cv-00018-WFK-ST Document 341-3 Filed 02/11/22 Page 29 of 37 PageID #:

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Please provide in	nformation below only if the address information on front is incorrect.	EXECUTION
Street Address:		
City:		
State:		
Zip:		
Home Phone:		
Work Phone:		
E-mail Address:		

Information About Your Account

Address Change Beggest

Lost or Stalen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement Activisors an always available to assist you. You can reach an Advisor by prassing 0 after you enter your account number.

Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your minimum payment die to our post office box designated for payments shown or this statement. Your payments by mail must exemply with the instructions or this statement, and must be made by check or makey order, payable in U.S. Dellars, and crawn on or payable through a U.S. Indiansal institution or the U.S. betans, and crawn on or payable through a U.S. Indiansal institution or the U.S. branch of a foreign financial institution. On not send cash White your account number on your check or money order. Payments must be accompanied by the payment coupen in the envelope provided with our address visible through the envelope window, the envelope cannot contain more than one payment or coupen, and there can be no stables, saper clips tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day except December 25 by 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments crediting of your payment may be delayed for up to 5 days. Payments made electron cally through our automates telephone service, Customer Service advisors, or our web site will be subject to any processing three did and provided and provent to processing three did because the payments of the payments. Account Information Reported to Credit Bureaus: We may report information about your account is provided and the payments to a designated to payments.

processing times disclosed for those payments, control information Reported to Credit Bureaus: We may report information about your account for credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to use at the Cardmember Service address listed on your pilling statement. Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time a eachronic fund transfer from your account or to process the payment as a check transaction. When you exist information from your check to make an electronic fund transfer funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check calculated the control of the control o

check collection or do not want your payments collected electronically Conditional Payments: Any payment chack or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services P.O. Box 15049 Wilmington, DE 19850-5049 Wa reserve all our rights regarding these payments (e.g., it its determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still over any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it At other payments that you make should be sent to the appropriate payment address.

make should be sent to the appropriate payment address. Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-retundable unless you notify up that you with to close your account may not assume within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to firmit your right to make transactions on your account. If your account is closed by your or us, we will continue to the right be annual fee with your pay your outstanding balance in full end terminate your account relationship.

full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable pariodic traxes shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances promotional balances or overdraft advances. Please consult your Cerdimember Agreement for the features that are applicable to your card These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardimember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any pariodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardimember Agreement. as amended.

your Cardmember Agreement as amended To get the daily balance for each day of the current billing cycle, we take the beginning balance for each leature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits, are make other adjustments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our choice (except that chack transactions are added as of the date deposited by the payes or a later date of our choice). Fees are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily beginnes. A predit belance is treated as a balance of zero, if a daily periodic rate applies to any feature, we multiply the daily balance by the a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then

add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

based on the average daily balance amount at the end of the billing cycle to calculate the daily pendoic finance charge each day.)

Or gat your total pariodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balances, we add your daily balances and divide by the number of the days in the applicable filting cycle(s). If you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together, the total will also equal the periodic finance charges for the billing cycle, except for a billing cycle when a mornthy periodic rates and add the results together. The lotal will equal the periodic finance charge for the cycle when a mornthy periodic rates and add the results together. The lotal will equal the periodic finance charges or the cycle when the cycle of the cycle of

Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of default.

dotal...t.
For fixed payment." Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grada period for that balance as each payment induces a portion of the interest owed over the repayment term for that purchase. However, you will have a grada period on other naw purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill or Lase or errors or questions About rour shift. If you fillink your lettlis wrong, or if you need more information about a transaction on your bill. Indie Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 18850-5299 as soon as possible. We must hear from you no later than 60 days after two sent you the first bit on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights, in your letter, give us the following information.

- Your name and account number
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about.

If you need more information, describe the litem you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in rule astion. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us to law your credit card bill automatically from your sevings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Cacromenter Survive address or telephore number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit reard (excluding purchases made with a credit card (excluding purchases) and with a credit card (excluding amount due on the goods or services four may not have to pay the remaining amount due on the goods or services. You have this problem on the purchase price was more than \$60 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apply, if we own or operate the merchant, or if we mailed you the

apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services

Case tate Heaville Payment Due Date Payment Due Date Past Due Amount Minimum Payment 341-3 Filed 02/11/22 Page 30 of 37 PageID #:

\$6,332.56

10/28/08

\$888.00

Minimum Payne 778 \$1.870.56

Buy.com

\$

Make your check payable to: Chase Card Services.
Please write amount enclosed.
New address or e-mail? Print on back.

426684106939722000187056006332560000009

15731 BEX Z 27708 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307

Ladilahahahahallandaandidaallahalladiadiad

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

1:5000160281 203106939722041

Buy.com

Opening/Closing Date; Payment Due Date: Minimum Payment Due;

09/04/08 - 10/03/08 10/28/08 \$1,870.56

CUSTOMER SERVICE 1-877-516-8279 1-888-446-3308 In U.S Español 1-800-955-8060

Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY Account Number: Previous Balance \$6,106.26 Total Credit Line \$5,600 Purchases, Cash, Debits +\$78.00 +\$148.30 Available Credit Cash Access Line 80 \$1,120 Finance Charges Available for Cash \$0 \$6,332.56 New Balance

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19850-5298

PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

You haven't made the required payments and your credit card account is 90 days past due. As a result, your credit bureau may be updated with a negative rating. Please send your payment immediately or call us at 1-800-955-8030 (collect 1-302-594-8200) today.

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$0.00 \$0.00

TRANSACTIONS

Trans		Amount	
Date Reference Number	Merchant Name or Transaction Description		Debit
09/28	LATE FEE	\$3!	9.00
09/04	OVERLIMIT FEE	3!	9.00

FINANCE CHARGES

				Finance Charge			
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	30 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .07942%	28.99%	\$4,344.89	\$103.52	\$0.00	\$0.00	\$103.52
Cash advances	V 07942%	28.99%	\$1,879.47	\$44.78	\$0.00	\$0.00	\$44.78
Total finance ch	ardes						\$148.30

Effective Annual Percentage Rate (APR):

28.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees

such as cash advance and balance transfer fees - expressed as a percentage.

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Address Change	Request
Please provide in	nformation below only if the address information on front is incorrect.
Street Address:	
City:	
State:	
Zlp:	Andrew divine column framework and the column colum
Home Phone:	
Work Phone:	
E-mail Address:	

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S., mail, send at least your minimum payment due to our post office box designated for payments shown on this statement. Your payments by mail must comply with the instructions or this statement, and must be made by check or money order, payable in U.S. Deltars, and crawn on or payable through a U.S. Internal institution or the U.S. betans, and crawn on or payable through a U.S. Internal institution or could be a foreign financial institution. Do not send cash Whate your account number on your check or money order. Fayments must be accompanied by the payment ouppen in the envelope provided with our payment address visible through the envelope window, the envelope cannot contain more than one payment or coupon, and there can be no stables, aper clips tape or correspondence included with your payment. If your payment is succordance with our payment instructions and is made available to us or any day except December 25 by 1.00 p.m. focal time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments crediting of your payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments crediting of your payment may be delayed for up to day and the payment may be delayed for up rocessing them the early through our automater, telephone service. Customer Service advisors, or our web site will be subject to any processing them as a court to a second to have a payment.

processing times disclosed for those payments. Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, iniseed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau you may write to us at the Cardinember Service address listed on your patients to be a characteristic procession when you provide a check as payment, you authorize us either to use information from your check to make a one-time a extremic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer funds may be withdrawn from your check to make an electronic fund transfer. Funds may be withdrawn from your check to make an electronic fund transfer. Funds may be withdrawn from your check to make an electronic fund transfer. Funds may be withdrawn from your check to make an electronic fund transfer. account as soon as the same day we receive your payment, and you will not receive your check back from your linancial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

check collection or do not want your payments collected electronically Conditional Payments: Any payment thack or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services P.O. Box 15049 Wilmington, DE 19850-5049 We reserve all our rights regarding these payments les, juil fills determined there is no valid dispute or it any such check is received at any other address, we may accept the check and you will still be returning it to you not easiling to destroying it. All other payments by returning it to you not easiling it or destroying it. All other payments that you make should be sent to the appropriate payment address.

make should be sent to the appropriate payment address. Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-refundable unless you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by your or, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relations in fuil and terminate your account relationship.

full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic trans shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advances promotional balancas or overdraft advances? Please consult your Cardmomber Agrosment for the features that are applicable to your eard These acalculations may combine different categories with the same daily periodic rates. If there is a "V" noxt to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APR are described in your Cardmember Agreement, as amended. There is a minimum finance charge in any billing cycle in which you owe any pariodic finance charges for each balance transfer cash advance, or check transaction, in the amounts stated in your Cardmember Agreement as amended.

To get the deliy balance for each day of the current billing cycle, we take the

your Cardinember Agreement as amended.

To get the delity balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including feas, unpaid finance charges and other charges), subtract any payments or credits, and make other adjustiments. Transactions are added as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our sholes (axxiv) that charge transactions are added as of the date deposited by the payee or a later date of our choice), feas are added either on the date of a related transaction, the date they are posted to your account or the late day of the fulling cycle. This gives they are posted to your account, or the last day of the billing cycle. This gives us that day's daily belance. A credit belance is treated as a balance of zero, if a daily periodic rate applies to any feature, we multiply the daily balance by the daily periodic rate to get your periodic finance charges for that day. We then add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycls to calculate the daily periodic finance charge each day.)

calculate the daily periodic finance charge each day.)

To get your total pariodic linance charge for a billing cycle when a daily periodic retels(s) applies, we add all of the daily periodic finance charges for all features. To delormine an average daily balances, we add your daily balances and divide by the number of the days in the applicable billing cycles(s) if you multiply the average daily balance for each feature by the applicable daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycles(s), and then add all of the results together the total will also equal the periodic inance charges for the billing cycle, except for rinion variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies multicly the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

For the billing Cycle, except for minor variations due to founding.

Grace Period (at least 20 days): We accuse periodic finance charges on a transaction, lee, or finance charge from the date it is added to your daily belance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statsment by the date and time your payment is due and also payment of your New Balance on your previous statement by the date and time your payment was due. There is no grace period for balance transfers, each advances, check transactions, or overdraft advances.

transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Ramaining Balance that appears in that section if you pay that balance in full by the applicable Exportation Date. However, if you default under the terms of your Cardmember Agreement or any Qualifying Promotional Financing offer, the applicable periodic finance charges will accrue on any Ramaining Balance as soon as the billing cycle in which the default occurs, to avoid finance charges on new purchasas when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, pay your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due. However if your statement shows that a minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing, periodic finances.

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Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your accoun; as soon as the date of default.

ordam.

For "fixed payment" Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other naw purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong. or if you need more information about a transaction on your bill. White Cardinember Service on a separate sheet at P.O. Box 15299 Williamington, DE 19850-5299 as soon as possible. We must hear from you no fater than 60 days after we sant you the first bill, on which the error or problem appeared. You can letelonce us, but doing so will not preserve your rights. In your letter, give us the following information.

- Your name and account numbe
- . The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.
 If you need more information, describe the Item you are unsure about.

• Describe the error and explain, it you can, why you believe there is an error, If you need more information describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as definitioned to apply your crotic card bill automatically from your sevings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Carcinember Service address or telephore number shown on this statement) must reach us at feast three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you punchased with a credit card excluding purchases made with a credit, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this problem of when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. These limitations do not apoly, if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

M8030708

cument 341-3 Filed 02/11/22 Page 32 of 37 PageID #: Case tatement for account number Past

\$6,526.80

11/28/08

Past Due Amount \$1,138.00

Minimum Payrien 780 \$2,323.80

Buy.com

\$

Make your check payable to: Chase Card Services.
Please write amount enclosed.
New address or e-mail? Print on back.

42668410693972200023238000652680000006

00595 BEX Z 30308 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307

Indliderated a land and the collection of the land

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

halladladahalladallaladadabbladall

::5000 160 28: 203 1069 397 220 4#*

Buy.com

Opening/Closing Date: Payment Due Date: Minimum Payment Due:

10/04/08 - 11/03/08 11/28/08 \$2,323,80

CUSTOMER SERVICE In U.S. 1-877-516-8279 1-888-446-3308 Español

TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200 7220

VISA ACCOUNT SUMMAR	₹Y_
Previous Balance	\$6,

Purchases, Cash, Debits Finance Charges

New Balance

\$6,332.56 +\$39.00 +\$155.24

\$6,526.80

Total Credit Line Available Credit Cash Access Line Available for Cash

Account Number:

ACCOUNT INQUIRIES \$5,600 \$0 \$1,120 \$0

P.O. Box 15298 Wilmington, DE 19850-5298 PAYMENT ADDRESS

P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

It's not too late to resolve the outstanding balance on your credit card account. We have a variety of payment options that may be right for you. Call 1-888-792-7547 (collect 1-302-594-8200) today.

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

50.00

TRANSACTIONS

Trans		Amoi	unt
Date Reference Number	Merchant Name or Transaction Description	Credit	Debit
10/28	LATE FEE	Consultation and managements	\$39.00

FINANCE CHARGES

				Finance Charge			
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	31 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .07805%	28.49%	\$4,490.93	\$108.66	\$0.00	\$0.00	\$108.66
Cash advances	V .07805%	28.49%	\$1,925.14	\$46.58	\$0.00	\$0.00	\$46.58
Total finance ch	arnec					_	\$155.24

Effective Annual Percentage Rate (APR):

28.49%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category. The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage

Case 2:14-cv-00018-WFK-ST Document 341-3 Filed 02/11/22 Page 33 of 37 PageID #:

Address Change	Request
Please provide in	nformation below only if the address information on front is incorrect.
Street Address:	
City:	
State:	with the states
Zip:	
Home Phone:	
Work Phone:	
E-mail Address:	
Ī	

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement Acvisors are always available to assist your You can reach an Advisor by pressing 0 after you enter your account number.

Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S., mall, send or least your minimum payment due to our post office box designated for payments how on the statement. Your payments by mail must comply with the instructions on this statement, and must be made by chock or money order, payable in U.S. Delars, and crawn on or payable through a U.S. Inimarial institution of the U.S. branch of a foreign financial institution. Do not send cash Write your account number on your check or money order. Payments must be accompanied by the payment coupen in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no stooles, super clips tape or correspondence included with your payment. If your payment is accordance with our payment instructions and is made available to us on any day except December 25 by 1.00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions on the next day. If you not follow our payment in the our post office box designated for payments crediting of your payment may be delayed for up of days. Payments made electroncally through our automates telephone service. Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardimember Service address listed on your pilling statement. Notice About, Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time a actionic fund transfer from your account or to process the payment as a check transaction. When we use information from your behalf the provided and t

the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we review your payment, and you will not receive your private the statement if you have questions about electronic check collection or do not want your payments callected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full belance due that is marked "paid in full" or contains a similar notation or that you otherwise tender in full statisfaction of disputed amount, must be sent to Card Services PO Box 15040 Withington, DE 10850-5049 Wa reserve all our rights reparding these payments (e.g., if it is elermined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you not cashing it of destroying it. All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account.

Annual Henewal Motice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual fee is non-refundable unlass you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to family your right to make transactions on your account if your account is closed by you or us, we will conflow to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable pariodic rates shown on this statement, separately for each feature (e.g., balance transfar/convenience checks and cash advance checks ("check transaction"), purchases, Edance transfers, cash advances promotional balances or overfeatt advances). Please consult your Cordincmber Agreement for the features that one opticable to your cord These calculations may combine different categories with the same daily periodic rates. If there is a "W next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding. APR are described in your Cardinember Agreement, as amended. There is a min mum finance charge in any billing cycle in which you owe any pariodic finance charges, and a transaction linance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardinember Agreement as amended.

your Cardmember Agreement as amended.

To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other dabits (including fees, unpeid finance charges and other charges), subtract any payments or credits are make other adjustments. Transactions are edded as of the transaction date, the beginning of the billing cycle in which they are posted to your account, or a later date of our shoice (except that check transactions are added as of the date deposited by the payer or a later date of our choice). Ees are added either on the date of a related transaction, the date that are pasted transaction, the date. they are posted to your account, or the last day of the billing cycle. This gives us that days daily behance. A endit behance is treated as a balance of zero, if a daily periodic rate applies to any feature, we multiply the daily behance his daily periodic rate applies to any feature, we multiply the daily behance his daily periodic rate to get your periodic finance charges for that day. We then

add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the avarage daily balance, we will use the daily periodic rate that applies for the avarage daily balance amount at the end of the billing cycle that applies for the daily periodic finance charges each day.)

To get your toral periodic finance charge each day.)

To get your toral periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you mulpiply the average daily balance for each feature by the approache daily periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results together that total will also equal the periodic finance charges for the billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding.

Grace Period (at least 20 days): We account periodic finance charges on a

for the billing cycle, except for minor variations due to rounding. Grace Period (at least 20 days): We accuse periodic finance charges on a transaction, lee or finance charge from the date it is added to your daily balance until payment in full is received on your reasount. Heyever, wild not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the atea and time your payment was due. There is no grace period for balance transactions, or overdraft advances.

transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Ramaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. However, if you defeult under the terms of your Cardinember Agreement or any Qualifying Promotional Financing offer, the applicable periodic finance charges will accrue on any Ramaining Balance as soon as the billing cycle in which the abeafult occurs, for avoid finance charges on new purchasas when your Nev Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, payyour trial New Balance minus the total of those Remaining Balance(s) by he date and time your payment is due. However, if your statement shows that a minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only of Qualifying Promotional Financing, periodic finance for "defaired interest". Qualifying Promotional Financing, periodic finance.

of Quantying Promotional Financing calances.

For "defarred interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accumulate from billing cycle to billing cycle. If a deferred interest Qualifying Promotional Financing balance is not paid in full by the applicable Expiration Date the deferred infance charges will be added to your account as soon as the first day after the Expiration Date.

Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of

Geradin.

For fixed payment: "Qualifying Promotional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that belance as each payment induces a portion of the interest overed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate spect at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later than 60 days after we sant you the first bil. on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information.

- Your name and account number
- The dollar amount of the suspected error

Describe the error and explain, if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about.

If you heed more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as definiquent to take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your sevings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter or call (using the Carcineribus Service address or telephore number shown on this statement) must track us at least three business days before the automatic payment is scheduled to occur.

business days before the automatic payment is scheduled to occur. Special Bulle for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit and texcluding purchases made with a check) and you have their dingood faith to correct the problem with the merchant you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase yet andde in your home state or within 100 miles of your mailing address. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

ւրաent 341-3 Filed 02/11/22 Page 34 of 37 PageID #: CasetaetheraveQQQ18mMEK

New Balance \$6,728.79

Payment Due Date 12/28/08

\$1,397.00

Minimum Paymen 782 \$2,794.79

\$

Make your check payable to: Chase Card Services.
Please write amount enclosed. New address or e-mail? Print on back

42668410693972200027947900672879000004

16719 BEX Z 33808 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307

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CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

Buy.com

Toolland Handalada add add balland add balland l

Buy.com

Finance Charges

New Balance

Opening/Closing Date: Payment Due Date: Minimum Payment Due:

11/04/08 - 12/03/08 12/28/08 \$2,794.79

\$5,600

\$0

\$0

CUSTOMER SERVICE 1-877-516-8279 1-888-446-3308 In U.S.

Español TDD 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200 7220

VISA ACCOUNT SUMMARY Account Number: 🌉 \$6,526.80 Previous Balance Total Credit Line Purchases, Cash, Debits

+\$39.00 Available Credit +\$162.99 Cash Access Line Available for Cash \$6,728.79

ACCOUNT INQUIRIES P.O. Box 15298

Wilmington, DE 19850-5298

PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

You haven't made the required payments and your credit card account is 150 days past due. You can still turn things around. Call us today at 1-888-792-7547 (collect 1-302-594-8200) so that we can find a solution for your situation.

The new APR and promotional rate expiration reflected on this statement is a result of a late payment on your account. For your convenience, you can always pay online by accessing our website displayed on this statement.

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1% Total rewards earned this statement

\$0.00 \$0.00

TRANSACTIONS

Trans		Amount
Date Reference Number	Merchant Name or Transaction Description	Credit Debit
11/28	LATE FEE	\$39.00

FINANCE CHARGES

	Finance Charge						
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	30 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .08216%	29.99%	\$4,640.28	\$114.37	\$0.00	\$0.00	\$114.37
Cash advances	V .08216%	29.99%	\$1,972.68	\$48.62	\$0.00	\$0.00	\$48.62
Total finance ch	narges					-	\$162,99

Effective Annual Percentage Rate (APR):

29.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees

such as cash advance and balance transfer fees - expressed as a percentage,

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Mudress Charige	Request
Piease provide ir	nformation below only if the address information on front is incorrect.
Sfreet Address:	
City;	
State:	
Zip:	
Home Phone:	
Work Phone;	
E-mail Address:	

Information About Your Account

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement Advisors are always available to assist you. You can reach an Advisor by pressing 0 after you enter your account number.

pressing 0 after you enter your account number.

Crediting of Payments: For payments by regular U.S. mail, send of least your minimum payment due to our poot office box designated for payments shown on this statement. Your payments by mail must comply with the instructions on this statement, and must be made by check or maney order, payable in U.S. Dollars, and crawn on or payable through a U.S. Iniancial institution or the U.S. branch of a foreign financial institution. Do not send cash White your account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope amount contain more than one payment or coupon, and there can be no stables, pager clips tape or correspondence included with your payment. If your payments is in accordance with our payment instructions and is made available to us on any day accept December 25 by 1.00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment by your account as of that day if your payment is in accordance with our payment instructions but is made available to us affar 1:00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment by your account as of that day if your payment is in accordance with our payment instructions but is made available to us affar 1:00 p.m. local time at our post office box designated for payments on this statement. office box designated for payments on this statement, we will credit if by our account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments crediting of your payment may be delayed for up to 5 days. Payments made electron cally through our automater, telephone service. Customer Service addisons, or our web site will be subject to any processing times disclosed for those payments.

processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Eale payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to use at the Cardemember Service address listed on your polling statement. Notice About Electronic Check Conversion When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your account as soon as the same day we receive your payment, and you will not receive your check book from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

check collection or do not want your payments collected electronically Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services. P.O. Box 15049 Wilmington, DE 19850-5049 Wa reserve all our rights regarding these payments (e.g., if its determined there is no valid dispute or if any such chase received all any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by reauming it to you, not cashing it or destroying it All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an ennual fee, it will be billed each year or im monthly installments, whether or not you use your account.

make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual fee, it will be billed each year or in monthly installments, whether or hot you use your account and you agree to pay it when billed. The annual fee is non-refundable unlass you notify us that you wish to close your account within 30 days of the date we mail your statement on which the annual fee is charged and at the same time you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make transactions on your account. If your account is closed by your out, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic finance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, balance transfers, cash advance checks ("check transaction"), purchases, balance transfers, cash advance checks ("check transaction"), purchases, the purchase of the propriate of the payment of the factures that are applicable to your card free and the propriate of the payment o

your Cardmember Agreement as amended. To get the delity balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or aredits, are make other adjustments. Transactions are edded as of the transaction are redied as of the transaction are edded as of the baginning of the billing cycle in which they are posted to your account, or a later date of cur choice (except that check transactions are added either on the date of a related transaction, the date they are posted to your account, or the test day of the billing cycle. This gives us that day's delity belance. A studit belance is treated as a falance of zero, if a daily peniodic rate applies to any feature, we multiply the daily balance by the daily belance by the daily belance for the contraction of the date.

add these penodic finance charges to your daily balance to get the beginning balanca for the next day. (If more than one daily penodic rate could apply based on the average daily balance, we will use the daily periodic rate that applies for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge ach day.)

To get your toral periodic finance charge ach day.

To get your toral periodic finance charge for a billing cycle when a daily periodic rate(s) applies, we add all of the daily periodic finance charges for all features. To determine an average daily balance, we add your daily balances and divide by the number of the days in the applicable billing cycle(s) if you multiply the average daily balance for each feature by the applicable cally periodic rate, and then multiply each of these results by the number of days in the applicable billing cycle(s), and then add all of the results logather, the total will also equal fine periodic finance charges for the billing cycle except for a billing cycle when a morntbly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle when a morntbly periodic rate(s) and add the results together. The total will equal the periodic finance charges for the billing cycle can be considered to the applicable monthly periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle cycle cycle for minor variations due to reunding.

for the billing cycle, except for minor variations due to reunding. Grace Period (at least 20 days): We accupe periodic finance charges on a transaction, lee or finance charge from the date it is added to your daily balance until payment in full is received on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment is due and also payment of your New Balance on your previous statement by the Jatas and time your payment was due. There is no grace period for balance transafers, eash advances, check transactions, or overdraft advances.

transactions of overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Ramaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. However, if you default under the terms of your Cardmember Agreement or any Qualifying Promotional Financing offer, the applicable periodic finance charges will accrue on any Remaining Balance as soon as the billing cycle in which the default occurs to avoid finance charges on new purchasss when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, but your full New Balance minus the total of those Remaining Balance(s) by the date and time your payment is due, you must receive at least that minimum payment by the up we must receive at least that minimum payment by the date only our statement, even if your New Balance consists only of Qualifying Promotional Financing, periodic finance.

To Colonying Promotional Inflamong calentees. For "deformed interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance. Instead, they accrumulate from billing cycle to billing cycle. It a deferred interest Qualifying Promotional Financing balance is not pain full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day effort the Expiration Date.

Further, if you default under the terms of your Cardmember Agreement, the deferred finance charges will be added to your account as soon as the date of

For "fixed payment" Qualifying Promotional Figancing that permits you to pay for a purchase in a designable in uniter of payments, you will not have a grace period for that balance as each payment induces a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardinember Service on a separate sneet at P.O. Box 15299 Wilmington, DE 1880-15299 as soon as possible. We must hear from you no later than 80 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about.

If you need more information, describe the left you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question, while we investigate your guestion, we cannot report you as definitional take action to collect the amount you question. If you have authorized us to pay your credit card bill automatically from your savings or checking ascount, you can stop the payment on any amount you think is wrong. To stop the payment, your latter or call (using little Carcimeribles Service address or telephore number shown on this statement) must reach us at least three business days before the automatic payment is scheduled to occur.

ousness days before the automatic payment is scineduled to occur Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card (excluding purchases made with a check), and you have their in good faith to correct the problem with the merchant you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase were made in your home state or within 100 miles of your mailing address. These limitations do not apply If the dwn or operate the merchant, or if we mailed you the advertisement for the property or services.



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New Balance \$6,941.53

Payment Due Date 01/28/09

Past Due Amount \$1,666.00

Minimum Payne 784 \$3,289.53

Buy.com

\$

Make your check payable to: Chase Card Services. Please write amount enclosed, New address or e-mail? Print on back.

426684106939722000328953006941530000003

46491 BEX Z 309 C MR CHRIS PIERRE 25 AUDUBON AVE HOLBROOK NY 11741-2307

hadddalahiladadhadhadddalaadhadladdadhad

CARDMEMBER SERVICE PO BOX 15153 WILMINGTON DE 19886-5153

#500016028# 20310693972204#

Buy.com

Opening/Closing Date; Payment Due Date; Minimum Payment Due;

12/04/08 - 01/03/09 01/28/09 \$3,289.53

CUSTOMER SERVICE In U.S.

1-877-516-8279 1-888-446-3308 1-800-955-8060 TDD Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200

VISA ACCOUNT SUMMARY Account Number: 7220 \$6,728.79 +\$39.00 \$5,600 Total Credit Line Previous Balance Available Credit Purchases, Cash, Debits Finance Charges +\$173,74 Cash Access Line \$1,120 Available for Cash \$0 \$6,941.53 New Balance

ACCOUNT INQUIRIES P.O. Box 15298 Wilmington, DE 19850-5298

PAYMENT ADDRESS P.O. Box 15153 Wilmington, DE 19886-5153

VISIT US AT: www.chase.com/creditcards

The outstanding balance on your credit card account is scheduled to be written off as a bad debt shortly. As a result, your credit bureau will be updated with a negative rating that could last for up to seven years. We can still help, but you need to call us now at 1-888-792-7547 (collect 1-302-594-8200).

BUY.COM VISA REWARDS SUMMARY

Rewards earned on purchases at 1%

\$0.00

Total rewards earned this statement

\$0.00

TRANSACTIONS

Trans		Amo	unt
Date Reference Number	Merchant Name or Transaction Description	Credit	Debit
12/28	LATE FEE	•	\$39.00

FINANCE CHARGES

	Finance Charge						
	Daily Periodic Rate	Corresp.	Average Daily	Due To	Transaction	Accumulated	FINANCE
Category	31 days in cycle	APR	Balance	Periodic Rate	Fee	Fin Charge	CHARGES
Purchases	V .08216%	29.99%	\$4,798.48	\$122.22	\$0.00	\$0.00	\$122.22
Cash advances	V .08216%	29.99%	\$2,022.71	\$51.52	\$0.00	\$0.00	\$51.52
Total finance of	araee					_	\$173.74

Effective Annual Percentage Rate (APR):

29.99%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category

The Effective APR represents your total finance charges - including transaction fees

such as cash advance and balance transfer fees - expressed as a percentage

Case 2:14-cv-00018-WFK-ST Document 341-3 Filed 02/11/22 Page 37 of 37 PageID #:

Address Change	request	
Please provide in	nformation below only if the address information on front is incorrect.	ZOEDIGEN DA
Street Address:		
City:		
State:		
Zip:		
Home Phone:	AND THE PARTY OF T	
Work Phone:		
E-mail Address:		

Information Shout Your Account

Addison Change Daniel

Lost or Stolen Cards: Please report your lost or stolen card immediately by calling the Customer Service number found on the front of your statement Arvisors are always available to assist your You can reach an Advisor by pressing 0 after you enter your account number.

Acvisors are always available to assist you You can reach an Advisor by pressing 0 after you either your account number.

Crediting of Payments: For payments by regular U.S. mail, send at least your numbur payment due to our person of the send of payments shown or this statement. Your payments by mail must deeping with the instructions or this statement, and must be made by check or money order, payable in U.S. Dellars, and crawn on or payable through a U.S. Inlantael institution or the U.S. behand a foreign financial institution. Do not send cash Write your account number on your check or money order. Fayments must be accompanied by the payment soupen in the envelope provided with our address visible through the envelope window: the envelope cannot contain more than one payment or coupon, and there can be no stables, paper clips tape or correspondence included with your payment if your payment is in accordance with our payment instructions and is made available to us on any day axcept December 25 by 1.00 p.m. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of that day. If your payment is in accordance with our payment instructions but is made available to us after 1:00 pm. local time at our post office box designated for payments on this statement, we will credit the payment to your account as of the next day. If you do not follow our payment instructions or if your payment is not sent by regular U.S. mail to our post office box designated for payments crediting of your payment may be delayed for up to 5 days. Payments made electron-cally through our automater, telephone service. Customer Service advisors, or our web site will be subject to any processing times disclosed for those payments.

Account Information Reported to Credit Bureaus: We may report information about the service and the payment is payment.

Account Information Reported to Credit Bureaus: We may report information Account Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Cardimember Service address listed on your oilling statement. Notice About Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your account as soon as the same day we receive your payment, and you will not receive your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Call the customer service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

check collection or do not want your payments collected electronically Conditional Payments. Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid ir full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Sarvices RO. Box 15049 Wilmington, DE 19850-5049 We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or dany such chack is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by reauming it to you not easiling it or destroying it All other payments that you make should be sent to the appropriate payment address.

Annual Renewal Notice: If your account has an annual foe, it will be billed.

make should be sent to the appropriate payment accress Annual Renewal Notice: If your account has an annual foe, it will be billed each year or in monthly installments, whether or not you use your account and you agree to pay it when billed. The annual lee is non-arbundable unless you notify us that you wish to close your account within 30 days of the data we mail your statement on which the annual fee is charged and at the same time, you pay your outstanding balance in full. Your payment of the annual fee does not affect our rights to close your account and to limit your right to make. transactions on your account. If your account is closed by you or us, we will continue to charge the annual fee until you pay your outstanding balance in full and terminate your account relationship.

full and terminate your account relationship.

Explanation of Finance Charges: We calculate periodic linance charges using the applicable periodic rates shown on this statement, separately for each feature (e.g., balance transfer/convenience checks and cash advance checks ("check transaction"), purchases, Ealance transfers, cash advances promotional balances or overfratif advances). Please consult your Cerdimentor Agreement for the features that are applicable to your card These calculations may combine different categories with the same daily periodic rates. If there is a "V" next to a periodic rate on this statement, that rate may vary, and the index and margin used to determine that rate and its corresponding APB are described in your Cerdimember Agreement, as amended. There is a minimum finance charge in any billing cycle in which your earny pariodic finance charges, and a transaction finance charge for each balance transfer, cash advance, or check transaction, in the amounts stated in your Cardimember Agreement, as amended.

your Cardmember Agreement, as amended. To get the daily balance for each day of the current billing cycle, we take the beginning balance for each feature, add any new transactions or other debits (including fees, unpaid finance charges and other charges), subtract any payments or credits and make other adjustments. Transactions are dided as of the transaction are cided as of the transaction are cided as of the baginning of the billing cycle in which they are posted to your account, or a faller date of cur choice (except blat check transactions are added either on the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle. This gives us that day's daily behance. A shadit balance is treated as a balance of zero, if a daily periodic rate applies to any feature, we multiply the daily balance by the daily benode trate of et or get your periodic finance charges for that day. We then

add these periodic finance charges to your daily balance to get the beginning balance for the next day. (If more than one daily periodic rate could apply based on the average daily balance, we will use the daily periodic rate that apples for the average daily balance, we will use the daily periodic rate that apples for the average daily balance amount at the end of the billing cycle to calculate the daily periodic finance charge each day.)

To get your toral pariodic finance charge for a billing cycle when a daily periodic rate(s) apples, we add all of the daily periodic finance charges for all features. To determine an average daily balances, we add your daily balances and divide by the number of the days in the applicable billing cycle(s). If you multiply the average daily balance for each feature by the number of days in the applicable billing cycle(s), and then add all of the results together that total will also equal the periodic finance charges for the billing cycle ascept for minor variations due to rounding. To get your total periodic finance charge for a billing cycle when a monthly periodic rate(s) applies, multiply the average daily balance for each feature by the applicable monthly periodic rate(s) periodic rate and add the results together. The total will equal the periodic finance charges for the billing cycle, except for minor variations due to rounding. Grace Period (at least 20 days): We accord periodic finance charges on a

for the billing cycle, except for minor variations due to rounding. Grace Period (at least 20 days): We accuse periodic finance charges on a transaction, fee, or finance charge from the date it is added to your daily belance until psymant in bill is reached on your account. However, we do not charge periodic finance charges on new purchases billed during a billing cycle if we receive both payment of your New Balance on your current statement by the date and time your payment was due. There is no grace pariod for balance transfers, each advances, check transactions, or overdraft advances.

transactions, or overdraft advances. In addition, if there is a "Qualifying Promotional Financing" section on this statement, you will not incur periodic finance charges on any Ramaining Balance that appears in that section if you pay that balance in full by the applicable Expiration Date. However, if you default under the terms of your Cardmember Agreement or any Qualifying Promotional Financing offer, the applicable periodic finance charges will accrue on any Remaining Balance as soon as the billing cycle in which the default occurs to avoid finance charges on new purchasses when your New Balance includes any Remaining Balance(s) in the Qualifying Promotional Financing section, buy your full New Balance minus the tictal of those Remaining Balance(s) by the date and time specified on your statement, even if your New Balance minimum payment is due, we must receive at least that minimum payment by the date and time specified on your statement, even if your New Balance consists only or Qualifying Promotional Financing, periodic finance or "defarred interest" Qualifying Promotional Financing, periodic finance

To Countying Promotional Financing calentos. For "deformed interest" Qualifying Promotional Financing, periodic finance charges accrue during the promotional period but are not added to your account balance, instead, they accumulate from bitting cycle to bitting cycle in the aderect interest Qualifying Promotional Financing balance is not paid full by the applicable Expiration Date, the deferred finance charges will be added to your account as soon as the first day after the Expiration Date.

Further, if you default under the terms of your Cardmember Agreement, the deformed finance charges will be added to your account as soon as the date of default.

For fixed payment" Qualifying Prometional Financing that permits you to pay for a purchase in a designated number of payments, you will not have a grace period for that balance as each payment includes a portion of the interest owed over the repayment term for that purchase. However, you will have a grace period on other new purchases as described above.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write Cardmember Service on a separate sheet at P.O. Box 15299 Wilmington, DE 19850-5299 as soon as possible. We must hear from you no later librar 60 days after we sent you the first bill on which the error or problem appeared. You can letelynche us, but down so will not preserve your rights. In your letter, give us the following information.

- Your name and account number
- · The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.
 If you need more information, describe the item you are unsure about.

If you need more information, describe the Item you are unsure about. You do not have to pay my amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take action to collect the amount you question. If you have authorized us by pay your credit card bill automatically from your sevings or checking account, you can stop the payment on any amount you think is wrong To stop the payment on any amount you think is wrong To stop the payment on this statement; must reach us at least three business days before the automatic payment is scheduled to occur.

business days before the automatic payment is scheduled to occur. Special Rule for Credit Card Purchases: If you have a problem with the quelify of goods or services that you purchased with a credit card (excluding purchase) make the dingood faith to correct the problem with the merchant you may not have to pay the renaining amount due on this goods or services. You have this protection only when the purchase your was more than \$500 and the purchase your ando in your home state or within 100 miles of your mailing address. These limitations do not apoly If we low or or perate the merchant, or if we mailed you the advertisement for the property or services.

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